City of Gilbert City Council Special Meeting Agenda

5:00 p.m. Tuesday, November 17, 2026

Gilbert City Hall – Council Chambers

16 S Broadway Street

Gilbert, MN 55741

1. MEMBERS PRESENT / CALL TO ORDER

2. PUBLIC NUISANCE HEARINGS AND PROPOSED ABATEMENT ACTIONS (Pages 1-27)

A. 312 Broadway Street S – Patrow

B. 112 New York Avenue E – Bontems

C. 201 Broadway Street S – Cap

D. 208 Iowa Avenue W – Johnson

3. COUNCIL

A. Deputy Clerk Position Interviews
    a. Candidate C (Pages 28-39)
B. 2027 Budget Discussion (Materials Pending)
C. Employee Benefits Election
    a. Healthcare Insurance – Medica (Pages 40-63)
    b. Dental Insurance – Delta Dental (Page 64)
    c. USAble (Pages 65-69)
        i. Life Insurance
        ii. AD&D
        iii. Short Term Disability
    d. Long Term Disability Insurance – Sun Life (Pages70-75)

4. PUBLIC WORKS

5. ADMINISTRATIVE

6. FOLLOW-UP FROM PREVIOUS COUNCIL MEETINGS

7. ADJOURN

MEMO

To: Gilbert City Council
Date: November 13, 2026
Subject: Public Nuisance Hearings and Proposed Abatement Actions – Four Properties

Background

Pursuant to Chapter 93, Sections 93.15–93.23, of the Gilbert City Code of Ordinances, the Gilbert Police Department has identified alleged nuisance violations involving four properties scheduled for consideration at the November 17, 2026, special City Council meeting.

Police Chief Ty Techar issued notices dated November 4, 2026, advising affected parties of alleged ordinance violations, opportunities for corrective action, and the opportunity to appear before the City Council on November 17 to contest the violations.

The properties scheduled for consideration are:

Property Address	Property Owner
312 S Broadway Street	Patrow
112 E New York Avenue	Bontems
201 S Broadway Street	Cap
208 W Iowa Avenue	Johnson

The Police Department's case documentation, including notices and supporting photographs, is provided for Council's review.

Public Hearing and Council Consideration

Under Section 93.23 of the City Code, Council may consider alleged nuisance violations following the required notice and an opportunity to be heard.

Council should consider each property separately, review the Police Department's findings and current compliance status, and provide the affected parties an opportunity to respond.

Depending upon the evidence presented and applicable notice requirements, Council may determine that a nuisance exists and order corrective action within a specified timeframe, allow additional time for voluntary compliance, or determine that no further action is warranted.

Recommended Action

At the November 17, 2026, special meeting, Council is asked to conduct a separate hearing for each of the four properties, consider the evidence and testimony presented, and determine the appropriate action.

Council should document any determination through a separate motion for each property, including the specific violation findings, corrective actions, compliance deadline, and direction to staff, as applicable.

Any formal abatement order shall be prepared and served in accordance with Section 93.23 of the City Code and City Attorney guidance.

Attachments:

- Gilbert Code of Ordinances, Chapter 93, Sections 93.15–93.23
- Police Department Case Documentation – 312 S Broadway Street
- Police Department Case Documentation – 112 E New York Avenue
- Police Department Case Documentation – 201 S Broadway Street
- Police Department Case Documentation – 208 W Iowa Avenue

CHAPTER 93: HEALTH AND SAFETY; NUISANCES

Section

General Provisions

93.01 Assessable current services
93.02 Tree diseases
93.03 Violations

Nuisances

93.15 Public nuisance
93.16 Public nuisances affecting health
93.17 Public nuisances affecting morals and decency
93.18 Public nuisances affecting peace and safety
93.19 Nuisance parking and storage
93.20 Inoperable motor vehicles
93.21 Building maintenance and appearance
93.22 Duties of city officers
93.23 Abatement
93.24 Recovery of cost

Weeds

93.35 Short title
93.36 Jurisdiction
93.37 Definitions; exclusions
93.38 Owners responsible for trimming, removal, and the like
93.39 Filing complaint
93.40 Notice of violations
93.41 Appeals
93.42 Abatement by city
93.43 Liability

Open Burning

93.55 Definitions
93.56 Prohibited materials
93.57 Permit required for open burning
93.58 Purposes allowed for open burning
93.59 Permit application for open burning; permit fees
93.60 Permit process for open burning
93.61 Permit holder responsibility
93.62 Revocation of open burning permit
93.63 Denial of open burning permit
93.64 Burning ban or air quality alert
93.65 Rules and laws adopted by reference

GENERAL PROVISIONS

§ 93.01 ASSESSABLE CURRENT SERVICES.

(A) *Definition.* For the purpose of this section, the following definition shall apply unless the context clearly indicates or requires a different meaning.

CURRENT SERVICE. One or more of the following: snow, ice, or rubbish removal from sidewalks; weed elimination from street grass plots adjacent to sidewalks or from private property; removal or elimination of public health or safety hazards from private property, excluding any hazardous building included in M.S. §§ 463.15 through 463.26, as they may amended from time to time; installation or repair of water service lines; street sprinkling, street flushing, light street oiling, or other dust treatment of streets; repair of sidewalks and alleys; trimming and care of trees and removal of unsound and insect-infected trees from the public streets or private property; and the operation of a street lighting system.

(B) *Snow, ice, dirt, and rubbish.*

(1) *Duty of owners and occupants.* The owner and the occupant of any property adjacent to a public sidewalk shall use diligence to keep the walk safe for pedestrians. No owner or occupant shall allow snow, ice, dirt, or rubbish to remain on the walk longer than 24 hours after its deposit thereon. Failure to comply with this section shall constitute a violation.

(2) *Removal by city*. The City Clerk-Treasurer or other person designated by the City Council may cause removal from all public sidewalks all snow, ice, dirt, and rubbish as soon as possible beginning 24 hours after any matter has been deposited thereon or after the snow has ceased to fall. The City Clerk-Treasurer or other designated person shall keep a record showing the cost of removal adjacent to each separate lot and parcel.

(C) *Public health and safety hazards*. When the city removes or eliminates public health or safety hazards from private property under the following provisions of this chapter, the administrative officer responsible for doing the work shall keep a record of the cost of the removal or elimination against each parcel of property affected and annually deliver that information to the City Clerk-Treasurer.

(D) *Installation and repair of water service lines*. Whenever the city installs or repairs water service lines serving private property under Title V of this code, the City Clerk-Treasurer shall keep a record of the total cost of the installation or repair against the property.

(E) *Repair of sidewalks and alleys*.

(1) *Duty of owner*. The owner of any property within the city abutting a public sidewalk or alley shall keep the sidewalk or alley in repair and safe for pedestrians. Repairs shall be made in accordance with the standard specifications approved by the City Council and on file in the office of the City Clerk-Treasurer.

(2) *Inspections; notice*. The City Council or its designee shall make inspections as are necessary to determine that public sidewalks and alleys within the city are kept in repair and safe for pedestrians or vehicles. If it is found that any sidewalk or alley abutting on private property is unsafe and in need of repairs, the City Council shall cause a notice to be served, by registered or certified mail or by personal service, upon the record owner of the property, ordering the owner to have the sidewalk or alley repaired and made safe within 30 days and stating that if the owner fails to do so, the city will do so and that the expense thereof must be paid by the owner, and if unpaid it will be made a special assessment against the property concerned.

(3) *Repair by city*. If the sidewalk or alley is not repaired within 30 days after receipt of the notice, the City Clerk-Treasurer shall report the facts to the City Council and the City Council shall by resolution order the work done by contract in accordance with law. No person shall enter private property to repair a sidewalk, except with the permission of the owner or after obtaining an administrative warrant. The City Clerk-Treasurer shall keep a record of the total cost of the repair attributable to each lot or parcel of property.

(F) *Personal liability*. The owner of property on which or adjacent to which a current service has been performed shall be personally liable for the cost of the service. As soon as the service has been completed and the cost determined, the City Clerk-Treasurer, or other designated official, shall prepare a bill and mail it to the owner and thereupon the amount shall be immediately due and payable at the office of the City Clerk-Treasurer.

(G) *Damage to public property*. Any person driving any vehicle, equipment, object, or contrivance upon any street, road, highway, or structure shall be liable for all damages which the surface or structure thereof may sustain as a result of any illegal operation, or driving or moving of the vehicle, equipment or object or contrivance; or as a result of operating, driving or moving any vehicle, equipment, object or contrivance weighing in excess of the maximum weight permitted by statute or this code. When the driver is not the owner of the vehicle, equipment, object, or contrivance, but is operating, driving, or moving it with the express or implied permission of the owner, then the owner and the driver shall be jointly and severally liable for any such damage. Any person who willfully acts or fails to exercise due care and by that act damages any public property shall be liable for the amount thereof, which amount shall be collectable by action or as a lien under M.S. § 514.67, as it may be amended from time to time.

(H) *Assessment*. On or before October 31 of each year, the City Clerk-Treasurer shall list the total unpaid charges for each type of current service and charges under this section against each separate lot or parcel to which they are attributable under this section. The City Council may then spread the charges against property benefitted as a special assessment under the authority of M.S. § 429.101, as it may be amended from time to time, and other pertinent statutes for certification to the County Auditor and collection along with current taxes the following year or in annual installments, not exceeding ten, as the City Council may determine in each case.
Penalty, see § 10.99

§ 93.02 TREE DISEASES.

(A) *Trees constituting nuisance declared*. The following are public nuisances whenever they may be found within the city:

(1) Any living or standing elm tree or part thereof infected to any degree with the Dutch Elm disease fungus *Ceratocystis Ulmi (Buisman) Moreau* or which harbors any of the elm bark beetles *Scolytus Multistriatus (Eichh.)* or *Hylungopinus Rufipes (Marsh)*;

(2) Any dead elm tree or part thereof, including branches, stumps, firewood or other elm material from which the bark has not been removed and burned or sprayed with an effective elm bark beetle insecticide;

(3) Any living or standing oak tree or part thereof infected to any degree with the Oak Wilt fungus *Ceratocystis fagacearum*;

(4) Any dead oak tree or part thereof which in the opinion of the designated officer constitutes a hazard, including but not limited to logs, branches, stumps, roots, firewood, or other oak material which has not been stripped of its bark and burned or sprayed with an effective fungicide; and

(5) Any other shade tree with an epidemic disease.

(B) *Abatement of nuisance.* It is unlawful for any person to permit any public nuisance as defined in division (A) above to remain on any premises the person owns or controls within the city. The nuisance may be abated as provided in §§ 93.22 and 93.23.

(C) *Record of costs.* The City Clerk-Treasurer shall keep a record of the costs of abatement done under this section for all work done for which assessments are to be made, stating and certifying the description of the land, lots, parcels involved, and the amount chargeable to each.

(D) *Unpaid charges.* On or before September 1 of each year, the City Clerk-Treasurer shall list the total unpaid charges for each abatement against each separate lot or parcel to which they are attributable under this section. The City Council may then spread the charges or any portion thereof against the property involved as a special assessment as authorized by M.S. § 429.101, as it may be amended from time to time, and other pertinent statutes for certification to the County Auditor and collection the following year along with the current taxes.
Penalty, see § 10.99

§ 93.03 VIOLATIONS.

Violation of any provision of this chapter, including maintaining a nuisance after being notified in writing by first-class mail of a violation of any provision of this chapter, shall be a misdemeanor and punished as provided in § 10.99.

NUISANCES

§ 93.15 PUBLIC NUISANCE.

Whoever by his or her act or failure to perform a legal duty intentionally does any of the following is guilty of maintaining a public nuisance, which is a misdemeanor:

(A) Maintains or permits a condition which unreasonably annoys, injures or endangers the safety, health, morals, comfort, or repose of any considerable number of members of the public;

(B) Interferes with, obstructs or renders dangerous for passage any public highway or right-of-way, or waters used by the public; or

(C) Is guilty of any other act or omission declared by law or §§ 93.16, 93.17, 93.18, or any other part of this code to be a public nuisance and for which no sentence is specifically provided.
Penalty, see § 10.99

§ 93.16 PUBLIC NUISANCES AFFECTING HEALTH.

The following are hereby declared to be nuisances affecting health:

(A) Exposed accumulation of decayed or unwholesome food or vegetable matter;

(B) All diseased animals running at large;

(C) All ponds or pools of stagnant water;

(D) Carcasses of animals not buried or destroyed within 24 hours after death;

(E) Accumulations of manure, refuse or other debris;

(F) Privy vaults and garbage cans which are not rodent-free or fly-tight or which are so maintained as to constitute a health hazard or to emit foul and disagreeable odors;

(G) The pollution of any public well or cistern, stream or lake, canal or body of water by sewage, industrial waste, or other substances;

(H) All noxious weeds and other rank growths of vegetation upon public or private property;

(I) Dense smoke, noxious fumes, gas and soot, or cinders, in unreasonable quantities;

(J) All public exposure of people having a contagious disease; and

(K) Any offensive trade or business as defined by statute not operating under local license.
Penalty, see § 10.99

§ 93.17 PUBLIC NUISANCES AFFECTING MORALS AND DECENCY.

The following are hereby declared to be nuisances affecting public morals and decency:

(A) All gambling devices, slot machines, and punch boards, except as otherwise authorized by federal, state, or local law;

(B) Betting, bookmaking, and all apparatus used in those occupations;

(C) All houses kept for the purpose of prostitution or promiscuous sexual intercourse, gambling houses, houses of ill fame, and bawdy houses;

(D) All places where intoxicating liquor is manufactured or disposed of in violation of law or where, in violation of law, people are permitted to resort for the purpose of drinking intoxicating liquor, or where intoxicating liquor is kept for sale or other disposition in violation of law, and all liquor and other property used for maintaining that place; and

(E) Any vehicle used for the unlawful transportation of intoxicating liquor, or for promiscuous sexual intercourse, or any other immoral or illegal purpose.
Penalty, see § 10.99

§ 93.18 PUBLIC NUISANCES AFFECTING PEACE AND SAFETY.

The following are declared to be nuisances affecting public peace and safety:

(A) All snow and ice not removed from public sidewalks 24 hours after the snow or other precipitation causing the condition has ceased to fall;

(B) All trees, hedges, billboards, or other obstructions which prevent people from having a clear view of all traffic approaching an intersection;

(C) All wires and limbs of trees which are so close to the surface of a sidewalk or street as to constitute a danger to pedestrians or vehicles;

(D) All obnoxious noises in violation of Minn. Rules Ch. 7030, as it may be amended from time to time, which are hereby incorporated by reference into this code;

(E) The discharging of the exhaust or permitting the discharging of the exhaust of any stationary internal combustion engine, motor boat, motor vehicle, motorcycle, all-terrain vehicle, snowmobile, or any recreational device except through a muffler or other device that effectively prevents loud or explosive noises therefrom and complies with all applicable state laws and regulations;

(F) The using or operation or permitting the using or operation of any radio receiving set, musical instrument, phonograph, paging system, machine, or other device for producing or reproduction of sound in a distinctly and loudly audible manner so as to disturb the peace, quiet and comfort of any person nearby. Operation of any device referred to above between the hours of 10:00 p.m. and 7:00 a.m. in a manner so as to be plainly audible at the property line of the structure or building in which it is located, or at a distance of 50 feet if the source is located outside a structure or building shall be prima facie evidence of violation of this section;

(G) No person shall participate in any party or other gathering of people giving rise to noise, unreasonably disturbing the peace, quiet, or repose of another person. When a police officer determines that a gathering is creating such a noise disturbance, the officer may order all persons present, other than

the owner or tenant of the premises where the disturbance is occurring, to disperse immediately. No person shall refuse to leave after being ordered by a police officer to do so. Every owner or tenant of the premises who has knowledge of the disturbance shall make every reasonable effort to see that the disturbance is stopped;

(H) Obstructions and excavations affecting the ordinary public use of streets, alleys, sidewalks, or public grounds except under conditions as are permitted by this code or other applicable law;

(I) Radio aerials or television antennae erected or maintained in a dangerous manner;

(J) Any use of property abutting on a public street or sidewalk or any use of a public street or sidewalk which causes large crowds of people to gather, obstructing traffic and the free use of the street or sidewalk;

(K) All hanging signs, awnings, and other similar structures over streets and sidewalks, so situated so as to endanger public safety, or not constructed and maintained as provided by ordinance;

(L) The allowing of rain water, ice, or snow to fall from any building or structure upon any street or sidewalk or to flow across any sidewalk;

(M) Any barbed wire fence less than six feet above the ground and within three feet of a public sidewalk or way;

(N) All dangerous, unguarded machinery in any public place, or so situated or operated on private property as to attract the public;

(O) Waste water cast upon or permitted to flow upon streets or other public properties;

(P) Accumulations in the open of discarded or disused machinery, household appliances, automobile bodies, or other material in a manner conducive to the harboring of rats, mice, snakes, or vermin, or the rank growth of vegetation among the items so accumulated, or in a manner creating fire, health, or safety hazards from accumulation;

(Q) Any well, hole, or similar excavation which is left uncovered or in another condition as to constitute a hazard to any child or other person coming on the premises where it is located;

(R) Obstruction to the free flow of water in a natural waterway or a public street drain, gutter or ditch with trash of other materials;

(S) The placing or throwing on any street, sidewalk or other public property of any glass, tacks, nails, bottles, or other substance which may injure any person or animal or damage any pneumatic tire when passing over the substance;

(T) The depositing of garbage or refuse on a public right-of-way or on adjacent private property;

(U) All other conditions or things which are likely to cause injury to the person or property of anyone.

(V) (1) *Noises prohibited.*

(a) *General prohibition.* No person shall make or cause to be made any distinctly and loudly audible noise that unreasonably annoys, disturbs, injures, or endangers the comfort, repose, health, peace, safety, or welfare of any person or precludes their enjoyment of property or affects their property's value. This general prohibition is not limited by the specific restrictions of this section.

(b) *Defective vehicles or loads.* No person shall use any vehicle so out of repair or so loaded as to create loud and unnecessary grating, grinding, rattling, or other noise.

(c) *Loading, unloading, unpacking.* No person shall create loud or excessive noise in loading, unloading, or unpacking any vehicle.

(d) *Radios, phonographs, paging systems, and the like.* No person shall use or operate or permit the use or operation of any radio receiving set, musical instrument, phonograph, paging system, machine, or other device for the production or reproduction of sound in a distinct and loudly audible manner as to unreasonably disturb the peace, quiet, and comfort of any person nearby. Operation of any such set, instrument, phonograph, machine, or other device between the hours of 10:00 p.m. and 7:00 a.m. in such a manner as to be plainly audible at the property line of the structure or building in which it is located, in the hallway or apartment adjacent, or at a distance of 50 feet if the source is located outside a structure or building, shall be prima facie evidence of a violation of this section.

(e) *Schools, churches, hospitals, and the like.* No person shall create any excessive noise on a street, alley, or public grounds adjacent to any school, institution of learning, church, or hospital when the noise unreasonably interferes with the working of the institution or disturbs or unduly annoys its occupants or residents and when conspicuous signs indicate the presence of the institution.

(2) *Hourly restriction of certain operations.*

(a) *Domestic power equipment.* No person shall operate a power lawn mower, power hedge clipper, chain saw, mulcher, garden tiller, edger, drill, or other similar domestic power maintenance equipment except between the hours of 7:00 a.m. and 10:00 p.m. on any weekday or between the hours of 9:00 a.m. and 9:00 p.m. on any weekend or holiday. Snow removal equipment is exempt from this provision.

(b) *Refuse hauling.* No person shall collect or remove garbage or refuse in any residential district except between the hours of 6:00 a.m. and 10:00 p.m. on any weekday or between the hours of 9:00 a.m. and 9:00 p.m. on any weekend or holiday.

(c) *Construction activities*. No person shall engage in or permit construction activities involving the use of any kind of electric, diesel, or gas-powered machine or other power equipment except between the hours of 7:00 a.m. and 10:00 p.m. on any weekday or between the hours of 9:00 a.m. and 9:00 p.m. on any weekend or holiday.

(3) *Noise impact statements*. The Council may require any person applying for a change in zoning classification or a permit or license for any structure, operation, process, installation, or alteration or project that may be considered a potential noise source to submit a noise impact statement on a form prescribed by the Council. It shall evaluate each statement and take its evaluation into account in approving or disapproving the license or permit applied for or the zoning change requested.

(W) Reflected glare or light from private exterior lighting exceeding one-half footcandles as measured on the property line of the property where the lighting is located when abutting any residential parcel, and one footcandle when abutting any commercial or industrial parcel; and

(X) Reflected glare or light from private exterior lighting exceeding one-half footcandles as measured on the property line of the property where the lighting is located when abutting any residential parcel and one footcandle when abutting any commercial or industrial parcel.
Penalty, see § 10.99

§ 93.19 NUISANCE PARKING AND STORAGE.

(A) *Declaration of nuisance*. The outside parking and storage on residentially-zoned property of large numbers of vehicles and vehicles, materials, supplies or equipment not customarily used for residential purposes in violation of the requirements set forth below is declared to be a public nuisance because it:

(1) Obstructs views on streets and private property;

(2) Creates cluttered and otherwise unsightly areas;

(3) Prevents the full use of residential streets for residential parking;

(4) Introduces commercial advertising signs into areas where commercial advertising signs are otherwise prohibited;

(5) Decreases adjoining landowners' and occupants' enjoyment of their property and neighborhood; and

(6) Otherwise adversely affects property values and neighborhood patterns.

(B) *Unlawful parking and storage.*

(1) A person must not place, store, or allow the placement or storage of ice fish houses, skateboard ramps, playhouses, or other similar non-permanent structures outside continuously for longer than 24 hours in the front-yard area of residential property unless more than 100 feet back from the front property line.

(2) A person must not place, store, or allow the placement or storage of pipe, lumber, forms, steel, machinery, or similar materials, including all materials used in connection with a business, outside on residential property, unless shielded from public view by an opaque cover or fence.

(3) A person must not cause, undertake, permit or allow the outside parking and storage of vehicles on residential property unless it complies with the following requirements.

(a) No more than four vehicles per lawful dwelling unit may be parked or stored anywhere outside on residential property, except as otherwise permitted or required by the city because of nonresidential characteristics of the property. This maximum number does not include vehicles of occasional guests who do not reside on the property.

(b) Vehicles that are parked or stored outside in the front-yard area must be on a paved or graveled parking or driveway area.

(c) Vehicles, watercraft, and other articles stored outside on residential property must be owned by a person who resides on that property. Students who are away at school for periods of time but still claim the property as their legal residence will be considered residents on the property.
Penalty, see § 10.99

§ 93.20 INOPERABLE MOTOR VEHICLES.

(A) It shall be unlawful to keep, park, store, or abandon any motor vehicle which is not in operating condition, partially dismantled, used for repair of parts or as a source of repair or replacement parts for other vehicles, kept for scrapping, dismantling, or salvage of any kind, or which is not properly licensed for operation with the state, pursuant to M.S. § 168B.011, Subd. 3, as it may be amended from time to time.

(B) This section does not apply to a motor vehicle enclosed in a building and/or kept out of view from any street, road or alley, and which does not foster complaint from a resident of the city. A privacy fence is permissible.

(C) Any motor vehicles described in this section constitute a hazard to the health and welfare of the residents of the community in that the vehicles can harbor noxious diseases, furnish a shelter and breeding place for vermin and present physical danger to the safety and well-being of children and citizens; and vehicles containing fluids which, if released into the environment, can and do cause significant health risks to the community.
Penalty, see § 10.99

§ 93.21 BUILDING MAINTENANCE AND APPEARANCE.

(A) *Declaration of nuisance.* Buildings, fences and other structures that have been so poorly maintained that their physical condition and appearance detract from the surrounding neighborhood are declared to be public nuisances because they:

(1) Are unsightly;

(2) Decrease adjoining landowners and occupants' enjoyment of their property and neighborhood; and

(3) Adversely affect property values and neighborhood patterns.

(B) *Standards.* A building, fence or other structure is a public nuisance if it does not comply with the following requirements.

(1) No part of any exterior surface may have deterioration, holes, breaks, gaps, loose or rotting boards or timbers.

(2) Every exterior surface that has had a surface finish such as paint applied must be maintained to avoid noticeable deterioration of the finish. No wall or other exterior surface may have peeling, cracked, chipped or otherwise deteriorated surface finish on more than 20% of:

(a) Any one wall or other flat surface; or

(b) All door and window moldings, eaves, gutters, and similar projections on any one side or surface.

(3) No glass, including windows and exterior light fixtures, may be broken or cracked, and no screens may be torn or separated from moldings.

(4) Exterior doors and shutters must be hung properly and have an operable mechanism to keep them securely shut or in place.

(5) Cornices, moldings, lintels, sills, bay or dormer windows and similar projections must be kept in good repair and free from cracks and defects that make them hazardous or unsightly.

(6) Roof surfaces must be tight and have no defects that admit water. All roof drainage systems must be secured and hung properly.

(7) Chimneys, antennae, air vents, and other similar projections must be structurally sound and in good repair. These projections must be secured properly, where applicable, to an exterior wall or exterior roof.

(8) Foundations must be structurally sound and in good repair.
Penalty, see § 10.99

§ 93.22 DUTIES OF CITY OFFICERS.

(A) For purposes of §§ 93.22 and 93.23, the Police Department, or Sheriff or person designated by the City Council under this code, if the city has at the time no Police Department, may enforce the provisions relating to nuisances.

(B) Any peace officer or designated person shall have the power to inspect private premises and take all reasonable precautions to prevent the commission and maintenance of public nuisances.

(C) Except in emergency situations of imminent danger to human life and safety, no police officer or designated person shall enter private property for the purpose of inspecting or preventing public nuisances without the permission of the owner, resident or other person in control of the property, unless the officer or person designated has obtained a warrant or order from a court of competent jurisdiction authorizing the entry, as provided in this code.

§ 93.23 ABATEMENT.

(A) *Notice.* Written notice of violation; notice of the time, date, place and subject of any hearing before the City Council; notice of City Council order; and notice of motion for summary enforcement hearing shall be given as set forth in this section.

(1) *Notice of violation.* Written notice of violation shall be served by a peace officer or designated person on the owner of record or occupant of the premises either in person or by certified or registered mail. If the premises is not occupied, the owner of record is unknown, or the owner of record or occupant refuses to accept notice of violation, notice of violation shall be served by posting it on the premises.

(2) *Notice of City Council hearing.* Written notice of any City Council hearing to determine or abate a nuisance shall be served on the owner of record and occupant of the premises either in person or by certified or registered mail. If the premises is not occupied, the owner of record is unknown, or the owner of record or occupant refuses to accept notice of the City Council hearing, notice of City Council hearing shall be served by posting it on the premises.

(3) *Notice of City Council order.* Except for those cases determined by the city to require summary enforcement, written notice of any City Council order shall be made as provided in M.S. § 463.17, as it may be amended from time to time.

(4) *Notice of motion for summary enforcement.* Written notice of any motion for summary enforcement shall be made as provided for in M.S. § 463.17, as it may be amended from time to time.

(B) *Procedure.* Whenever a peace officer or designated person determines that a public nuisance is being maintained or exists on the premises in the city, the officer or person designated shall notify in writing the owner of record or occupant of the premises of the fact and order that the nuisance be terminated or abated. The notice of violation shall specify the steps to be taken to abate the nuisance and the time within which the nuisance is to be abated. If the notice of violation is not complied with within the time specified, the officer or designated person shall report that fact forthwith to the City Council. Thereafter, the City Council may, after notice to the owner or occupant and an opportunity to be heard, determine that the condition identified in the notice of violation is a nuisance and further order that if the nuisance is not abated within the time prescribed by the City Council, the city may seek injunctive relief by serving a copy of the City Council order and notice of motion for summary enforcement or obtain an administrative search and seizure warrant and abate the nuisance.

(C) *Emergency procedure; summary enforcement.* In cases of emergency, where delay in abatement required to complete the notice and procedure requirements set forth in divisions (A) and (B) above will permit a continuing nuisance to unreasonably endanger public health safety or welfare, the City Council may order summary enforcement and abate the nuisance. To proceed with summary enforcement, the officer or designated person shall determine that a public nuisance exists or is being maintained on premises in the city and that delay in abatement of the nuisance will unreasonably endanger public health, safety or welfare. The officer or designated person shall notify in writing the occupant or owner of the premises of the nature of the nuisance and of the city's intention to seek summary enforcement and the time and place of the City Council meeting to consider the question of summary enforcement. The City Council shall determine whether or not the condition identified in the notice to the owner or occupant is a nuisance, whether public health, safety or welfare will be unreasonably endangered by delay in abatement required to complete the procedure set forth in division (A) above, and may order that the nuisance be immediately terminated or abated. If the nuisance is not immediately terminated or abated, the City Council may order summary enforcement and abate the nuisance.

(D) *Immediate abatement.* Nothing in this section shall prevent the city, without notice or other process, from immediately abating any condition which poses an imminent and serious hazard to human life or safety.

Penalty, see § 10.99

§ 93.24 RECOVERY OF COST.

(A) *Personal liability*. The owner of premises on which a nuisance has been abated by the city shall be personally liable for the cost to the city of the abatement, including administrative costs. As soon as the work has been completed and the cost determined, the City Clerk-Treasurer or other official shall prepare a bill for the cost and mail it to the owner. Thereupon the amount shall be immediately due and payable at the office of the City Clerk-Treasurer.

(B) *Assessment*. After notice and hearing as provided in M.S. § 429.061, as it may be amended from time to time, if the nuisance is a public health or safety hazard on private property, the accumulation of snow and ice on public sidewalks, the growth of weeds on private property or outside the traveled portion of streets, or unsound or insect-infected trees, the City Clerk-Treasurer shall, on or before September 1 next following abatement of the nuisance, list the total unpaid charges along with all other charges as well as other charges for current services to be assessed under M.S. § 429.101, as it may be amended from time to time, against each separate lot or parcel to which the charges are attributable. The City Council may then spread the charges against the property under that statute and other pertinent statutes for certification to the County Auditor and collection along with current taxes the following year or in annual installments, not exceeding ten, as the City Council may determine in each case.
Penalty, see § 10.99

WEEDS

§ 93.35 SHORT TITLE.

This subchapter shall be cited as the "Weed Ordinance."

§ 93.36 JURISDICTION.

This subchapter shall be in addition to any state statute or county ordinance presently in effect, subsequently added, amended, or repealed.

§ 93.37 DEFINITIONS; EXCLUSIONS.

(A) For the purpose of this subchapter, the following definitions shall apply unless the context clearly indicates or requires a different meaning.

DESTRUCTION ORDER. The notice served by the City Council or designated city official, in cases of appeal, on the property owner of the ordinance violation.

PROPERTY OWNER. The person occupying the property, the holder of legal title or a person having control over the property of another, such as a right-of-way, easement, license, or lease.

WEEDS, GRASSES and ***RANK VEGETATION.*** Includes, but is not limited to, the following:

(1) Noxious weeds and rank vegetation shall include but not be limited to: alum (allium), Buckthorn, Bur Cucumber, Canada Thistle, Corncockle, Cressleaf Groundsel, Curly Dock, Dodder, Field Bindweed, French Weed, Hairy Whitetop, Hedge Bindweed, Hoary Cress, Horsenettle, Johnsongrass, Leafy Spurge, Mile-A-Minute Weed, Musk Thistle, Oxeye Daisy, Perennial Sowthistle, Poison Hemlock, Purple Loosestrife, Quackgrass, Russian Knapweed, Russian Thistle, Serrated Tussock, Shatter Cane, Sorghum, Wild Carrot, Wild Garlic, Wild Mustard, Wild Onion, Wild Parsnip;

(2) Grapevines when growing in groups of 100 or more and not pruned, sprayed, cultivated, or otherwise maintained for two consecutive years;

(3) Bushes of the species of tall, common, or European barberry, further known as *berberis vulgaris* or its horticultural varieties;

(4) Any weeds, grass, or plants, other than trees, bushes, flowers, or other ornamental plants, growing to a height exceeding 12 inches;

(5) Rank vegetation includes the uncontrolled, uncultivated growth of annuals and perennial plants; and

(6) The term ***WEEDS*** does not include shrubs, trees, cultivated plants or crops.

(B) In no event shall cultivated plants or crops include plants which have been defined by state statute or administrative rule as being noxious or detrimental plants.

§ 93.38 OWNERS RESPONSIBLE FOR TRIMMING, REMOVAL AND THE LIKE.

All property owners shall be responsible for the removal, cutting, or disposal and elimination of weeds, grasses and rank vegetation or other uncontrolled plant growth on their property, which at the time of notice, is in excess of 12 inches in height.
Penalty, see § 10.99

§ 93.39 FILING COMPLAINT.

Any person, including the city, who believes there is property located within the corporate limits of the city which has growing plant matter in violation of this subchapter shall make a written complaint signed, dated and filed with the City Clerk-Treasurer. If the city makes the complaint, an employee, officer or Councilmember of the city shall file the complaint in all respects as set out above.

§ 93.40 NOTICE OF VIOLATIONS.

(A) Upon receiving notice of the probable existence of weeds in violation of this subchapter, a person designated by the City Council shall make an inspection and prepare a written report to the City Council regarding the condition. The City Council, upon concluding that there is a probable belief that this subchapter has been violated, shall forward written notification in the form of a "Destruction Order" to the property owner or the person occupying the property as that information is contained within the records of the City Clerk-Treasurer or any other city agency. The notice shall be served in writing by certified mail. The notice shall provide that within seven regular business days after the receipt of the notice that the designated violation shall be removed by the property owner or person occupying the property.

(B) All notices are to be in writing and all filings are to be with the City Clerk-Treasurer. Certified mailing to the City Clerk-Treasurer or others is deemed filed on the date of posting to the United States Postal Service.

§ 93.41 APPEALS.

(A) The property owner may appeal by filing written notice of objections with the City Council within 48 hours of the notice, excluding weekends and holidays, if the property owner contests the finding of the City Council. It is the property owner's responsibility to demonstrate that the matter in question is shrubs, trees, cultivated plants or crops or is not otherwise in violation of this subchapter, and should not be subject to destruction under the subchapter.

(B) An appeal by the property owner shall be brought before the City Council and shall be decided by a majority vote of the Council Members in attendance and being at a regularly scheduled or special meeting of the City Council.

§ 93.42 ABATEMENT BY CITY.

In the event that the property owner shall fail to comply with the "Destruction Order" within seven regular business days and has not filed a notice within 48 hours to the City Clerk-Treasurer of an intent to appeal, the City Council may employ the services of city employees or outside contractors and remove the weeds to conform to this subchapter by all lawful means. No person shall enter the property to abate the nuisance, except with the permission of the owner, resident or other person in control of the property.

GILBERT POLICE DEPARTMENT • CITY OF GILBERT
TY TECHAR • CHIEF OF POLICE
16 South Broadway Street • PO Box 548 • Gilbert, MN 55741-0487
Office: (218) 748-2225 Fax: (218) 748-2224

Mr. Joshua Patrow

312 Broadway Street South

Gilbert, MN 55741

Re: Alleged violation of City Code, GI93.19, relating to junk items and GI93.20 relating to inoperable or not properly licensed motor vehicle

Date: November 4, 2026

Dear Mr. Patrow,

I hereby allege that on November 4, 2026, you violated GI93.19 of the City Code, relating to **junk items** and GI93.20 inoperable or not properly licensed motor vehicle.

The City Council has by resolution established an administrative penalty in the amount of $75 for this violation.

Payment of this administrative penalty is voluntary, but if you do not pay it the city may initiate criminal proceedings for this alleged violation.

Payment is due within 14 days of the date of this notice. Before the due date, you may request an additional 14-day extension of the time to pay the administrative penalty.

As an alternative to the payment of this administrative penalty, if the situation that gave rise to this alleged violation is corrected by November 11th, 2026, then the payment of the administrative penalty will be waived.

Even if the administrative penalty is paid, the city reserves the right to institute appropriate proceedings at law or at equity to restrain, correct, or abate the violation.

If you pay the administrative penalty, the city will not initiate criminal proceedings for this alleged violation. However, the Council, or any city official designated by it, may institute appropriate proceedings at law or equity to restrain, correct, or abate the violation.

You may appear before the council on November 17th, 2026 at 5:00 pm at the Gilbert City Hall Council Chambers to contest the violation. If you do not appear, the council may take action to abate the violation.

Sincerely,

Ty J. Techar

Chief of Police

GILBERT POLICE DEPARTMENT • CITY OF GILBERT
TY TECHAR • CHIEF OF POLICE
16 South Broadway Street • PO Box 548 • Gilbert, MN 55741-0487
Office: (218) 748-2225 Fax: (218) 748-2224

Mr. Rio Bontems

112 New York Ave E

Gilbert, MN 55741

Re: Alleged violation of City Code, GI93.19, relating to junk items

Date: November 4, 2026

Dear Mr. Patrow,

I hereby allege that on November 4, 2026, you violated GI93.19 of the City Code, relating to **junk items.**

The City Council has by resolution established an administrative penalty in the amount of $75 for this violation.

Payment of this administrative penalty is voluntary, but if you do not pay it the city may initiate criminal proceedings for this alleged violation.

Payment is due within 14 days of the date of this notice. Before the due date, you may request an additional 14-day extension of the time to pay the administrative penalty.

As an alternative to the payment of this administrative penalty, if the situation that gave rise to this alleged violation is corrected by November 11th, 2026, then the payment of the administrative penalty will be waived.

Even if the administrative penalty is paid, the city reserves the right to institute appropriate proceedings at law or at equity to restrain, correct, or abate the violation.

If you pay the administrative penalty, the city will not initiate criminal proceedings for this alleged violation. However, the Council, or any city official designated by it, may institute appropriate proceedings at law or equity to restrain, correct, or abate the violation.

You may appear before the council on November 17th, 2026 at 5:00 pm at the Gilbert City Hall Council Chambers to contest the violation. If you do not appear, the council may take action to abate the violation.

Sincerely,

Ty J. Techar

Chief of Police

GILBERT POLICE DEPARTMENT • CITY OF GILBERT
TY TECHAR • CHIEF OF POLICE
16 South Broadway Street • PO Box 548 • Gilbert, MN 55741-0487
Office: (218) 748-2225 Fax: (218) 748-2224

November 5th, 2026

312 Broadway St S
Gilbert, MN 55741

Attn: JDM Design LLC

Re: Property located at 201 Michigan Ave E., Gilbert, MN

You are receiving this letter due to a violation of the City of Gilbert's nuisance ordinances. The following sections illustrate some, <u>but not all</u>, of the possible city ordinances that have been violated:

(1) Accumulations of manure or refuse.
(2) Accumulations in the open of discarded or disused machinery, household appliances, automobile bodies or other material in a manner conducive to the harboring of rats, mice, snakes or vermin, or the rank growth of vegetation among the items so accumulated, or in a manner creating fire, health or safety hazards from accumulation.
(3) Vehicles, watercraft and other articles stored outside on residential property must be currently licensed, operable, and used for their intended purpose. This includes RVs and OHVs.
(4) It shall be unlawful to keep, park, store or abandon any motor vehicle which is not in operating condition, partially dismantled, used for repair or parts or as a source of repair or replacement parts for other vehicles, kept for scrapping, dismantling or salvage of any kind.
(5) All property owners or renters shall be responsible for the removal, cutting, or disposal or elimination of weeds, grasses and rank vegetation or other uncontrolled plant growth on their property, which at the time of notice, is in excess of six inches in height.

Any violation of section 500 shall constitute a misdemeanor and shall be declared to be a nuisance. Upon seven (7) days written notice to the owner of the property shown in the records of the office of the County Auditor, of private premises on which such material is found, the city may remove the same and certify the cost of such removal as any other special assessment. In addition, the city may seek injunctive relief in a court of competent jurisdiction enjoining the activities prohibited under this section.

Items of concern are listed below:

1. **Vehicle(s) with expired registration**
2. **Inoperable vehicle(s)**

Failure to comply with this notice within the time stated shall constitute a violation of this ordinance as described above. Prompt action is required and a follow-up inspection will be made by city officials.

This letter shall constitute as an official notice under the above-mentioned City of Gilbert's nuisance ordinance.

If you have questions, please contact Chief Ty Techar at 218-748-2225.

Sincerely,

Chief Ty Techar

CC: Karl Oberstar, Mayor

GILBERT POLICE DEPARTMENT • CITY OF GILBERT
TY TECHAR • CHIEF OF POLICE
16 South Broadway Street • PO Box 548 • Gilbert, MN 55741-0487
Office: (218) 748-2225 Fax: (218) 748-2224

Mr. Joseph Johnson

208 Iowa Ave West

Gilbert, MN 55741

Re: Alleged violation of City Code, GI93.19, relating to junk items and GI93.20 relating to inoperable or not properly licensed motor vehicle

Date: November 4, 2026

Dear Mr. Johnson

I hereby allege that on November 4, 2026, you violated GI93.19 of the City Code, relating to **junk items** and GI93.20 **inoperable or not properly licensed motor vehicle**.

The City Council has by resolution established an administrative penalty in the amount of $75 for this violation.

Payment of this administrative penalty is voluntary, but if you do not pay it the city may initiate criminal proceedings for this alleged violation.

Payment is due within 14 days of the date of this notice. Before the due date, you may request an additional 14-day extension of the time to pay the administrative penalty.

As an alternative to the payment of this administrative penalty, if the situation that gave rise to this alleged violation is corrected by November 11th, 2026, then the payment of the administrative penalty will be waived.

Even if the administrative penalty is paid, the city reserves the right to institute appropriate proceedings at law or at equity to restrain, correct, or abate the violation.

If you pay the administrative penalty, the city will not initiate criminal proceedings for this alleged violation. However, the Council, or any city official designated by it, may institute appropriate proceedings at law or equity to restrain, correct, or abate the violation.

You may appear before the council on November 17th, 2026 at 5:00 pm at the Gilbert City Hall Council Chambers to contest the violation. If you do not appear, the council may take action to abate the violation.

Sincerely,

Ty J. Techar

Chief of Police

MEMO

To: Gilbert City Council
Date: November 13,
2026
Subject: 2027 Employee Benefits

Background
The City has received its 2027 benefit renewal proposals through the Minnesota Healthcare Consortium (MHC) and Marsh McLennen agency for coverages beginning January 1, 2027.

The proposal includes renewal rates for the City's existing health insurance plan, dental insurance, life insurance, AD&D, Short Term Disability insurance, and Long Term Disability insurance offerings.

The proposed renewal for Medica healthcare insurance reflects an overall premium increase of approximately 29.94% based on current enrollment.

Other products are increased as well, albeit not as dramatically as Medica. Other increases are more in line with a 5-9% increase overall.

Discussion/Recommended Action
Council is asked to review and discuss the 2027 benefit renewal proposals with the Clerk-Treasurer, including available plan options, anticipated costs, and employee benefit considerations.

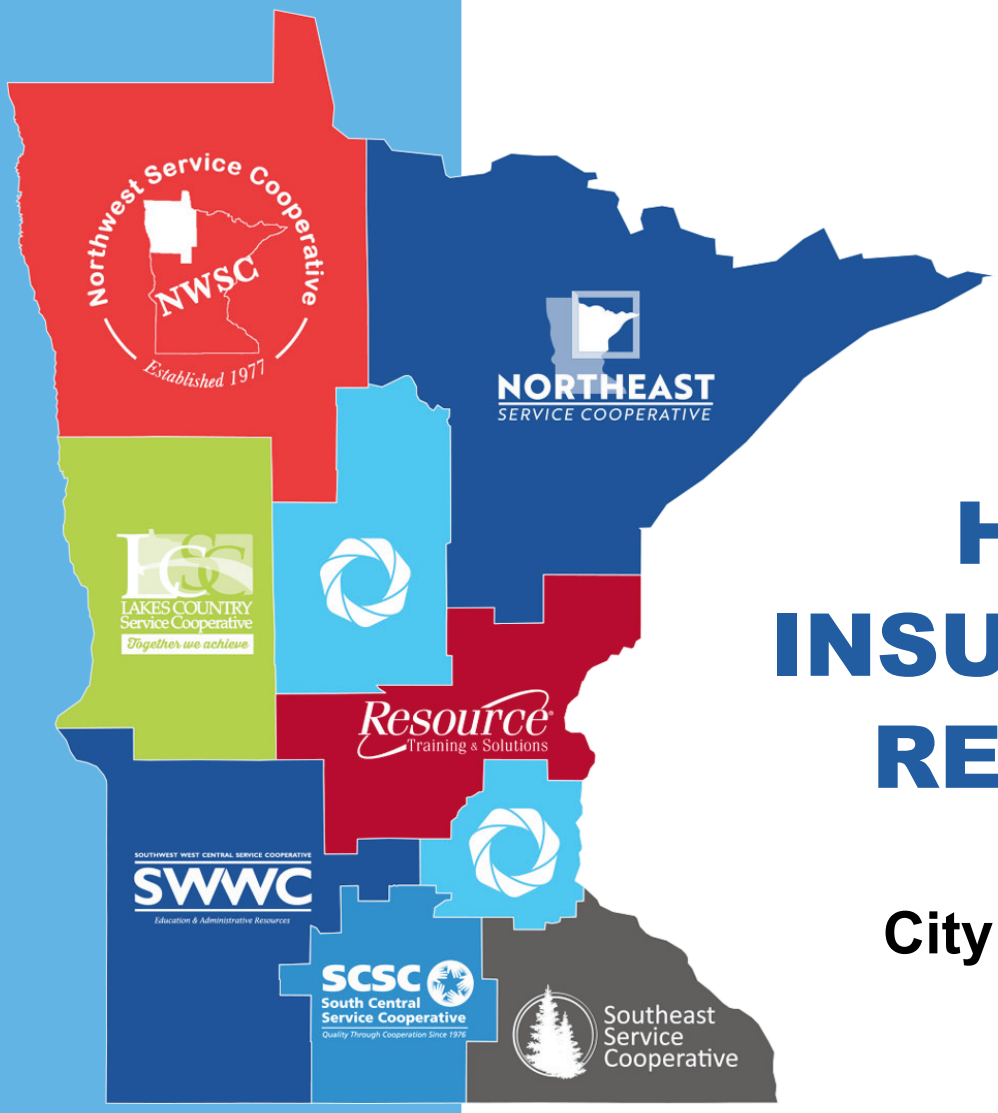
Council may provide direction to staff regarding the City's 2027 health insurance offerings and any additional information or actions needed to finalize the renewal.

The benefits offered City of Gilbert employees are very generous. There are many options for different plan types that should be considered when time allows and when negotiating contracts. Due to existing contracts, staffing changes and time constraints there was not enough time to consider different options for 2027. It is recommended that the City begin considering different options in July 2027 for the 2028 benefit year.

Attachments:
- Minnesota Healthcare Consortium – City of Gilbert 2027 Health Insurance Renewal Proposal
- NESC Proposal for Delta Dental 2027 Premiums
- Benefits Renewal Proposal – USAble
- Benefits Renewal Proposal - SunLife

Minnesota Healthcare Consortium

Participating Minnesota Service Cooperatives



2027 HEALTH INSURANCE RENEWAL

City of Gilbert

www.mnhc.gov

Minnesota Healthcare Consortium
Participating Minnesota Service Cooperatives

Health insurance is a need and providing it can be a challenge for organizations of all sizes.

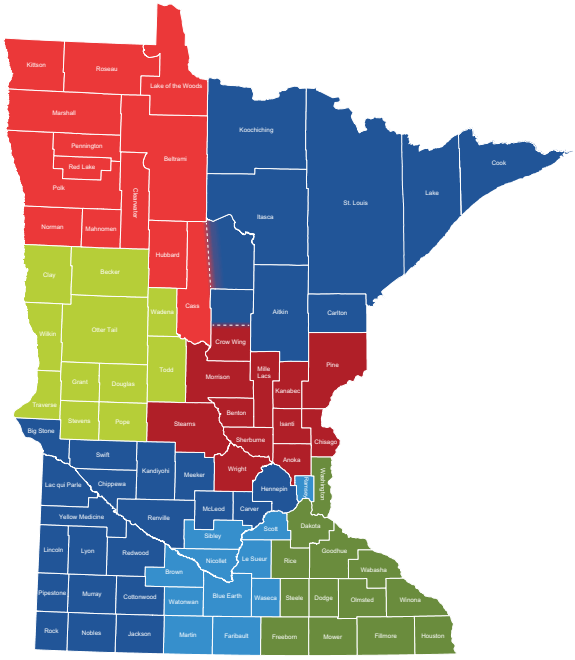
The Minnesota Healthcare Consortium (MHC) is a partner in bringing Minnesota schools, cities and counties the best plans at the best pricing, along with extensive wellness resources to serve the needs of the population.

MHC is the second largest health insurance pool in the state behind the State of Minnesota. We negotiate statewide pricing and create a large, diverse membership that reduces costs for everyone, including taxpayers.

Many insurance programs seek to control costs by limiting access to only select health care providers and pharmacies. MHC believes it is important to maintain access and choice by providing flexible options for groups and employees.

With MHC, enrolled groups may:

- Choose from the broadest provider and pharmacy networks.
- Access a seamless national network for out-of-state claims.
- Access the Mayo Clinic for complex healthcare needs.
- Select from the MHC plan portfolio or establish a more tailored plan to meet the group's needs.



Visit our online video gallery and see how we've supported Minnesota public-sector organizations that are the foundation of our communities.

OUR PARTNERS

Medica

wex™

vsp®

Health Plan Administrator
Rely on MHC and Medica for great service, an extensive network of healthcare providers, and numerous wellness resources designed to empower members to achieve their optimal health.

Medical Spending Accounts
With MHC and WEX Health, you get a team of knowledgeable experts with extensive years of public sector experience. That experience helps guide members in managing their money for current and future medical expenses.

Vision Care
VSP provides a range of options, including voluntary and employer-sponsored plans. Employers have the flexibility to select either a comprehensive plan covering examination services or a materials-only plan.

We are dedicated to empowering and engaging our members in lifelong health and well-being | www.mnhc.gov

Group Leader Information

Reminders

- **The Medicare Part D Credible Coverage** – notification will be mailed to all members annually. This is a task group leaders no longer need to complete as it will be managed by our medical carrier.
- **PCORI** – fees are paid by your organization. MHC will send data four weeks before the July 31st due date.
- **IRS deductible indexing** – Annually the IRS adjusts the minimum and maximum annual deductible and other out-of-pocket expenses for high deductible health plans. If you have the minimum or maximum plan MHC will automatically make the adjustment to remain in compliance with the IRS.
- **Filing 1094 and 1095s** - 26 CFR § 301.6011-2(b) and (c) was amended to provide that electronic filing of Forms 1094-1095 is required if the employer files 10 or more forms. Click here for more information: Electronic-Filing Requirements for Specified Returns and Other Documents

Medica Self Insured (MSI) Administrative Changes

- See attachment for benefit/language change grid. Your service cooperative insurance consultant will review these updates with you after renewal.

Enrollment Platform

Businessolver (formerly Capstone) continues as your platform for enrollment & billing. If contact information for your office needs to be updated, please fill out the BenefitSolver Access Form and send it to contact your service cooperative consultant and Rebekah at Businessolver.

Plan Documents

- A group leader's signature is required on the plan documents when plan changes are made. Updated Summary Plan Documents (SPDs) will be available on the Medica Portal for each member once signed.
- Updated Summary of Benefits and Coverage (SBC) will be produced after the signed confirmation is returned. Your plans with MHC are *custom built*, so the SBCs generally take 10-15 business days to produce.

Open Enrollment

- Regional Service Cooperative staff are available to meet with you and/or present to your staff.
- We have materials for you to share with staff related to the new programs available through our partnership with Medica.
- A Medica preview site is available to staff to find information regarding network options, preventative Rx and formulary.

Regional Service Cooperative	Medica	BenefitSolver Enrollment & Billing portal
Jeanette Mellesmoen CFO jmellesmoen@nescmn.net 218-748-7617	Mike Langworthy Strategic Account Manager michael.langworthy@medica.com	**Rebekah Martin** Account Manager rmartin@businessolver.com (919) 375-8222
Lauren Sterk Insurance Account Manager lsterk@nescmn.net 218-748-7622	Website: https://www.medica.com/ Group Leader Service Center 1 (800)-936-6880 Email: MedicaServiceCenter@Medica.com	Website: www.benefitsolver.com Email: mhc@businessolver.com

Terms and Conditions

1. Your Regional Service Cooperative's medical & pharmacy benefits program is administered by Medica. Medica also underwrites the specific and aggregate stop loss insurance and provides customer service and account management support. The Minnesota Healthcare Consortium, of which your Regional Service Cooperative is a member, also self-insures a layer of stop loss combined with other participating service cooperatives in a statewide pooling arrangement.
2. The rates are contingent on being the only health plan(s) that you offer.
3. The rates are based on the benefit description and expected enrollment shown for each plan. If you request different benefits, or if your actual enrollment varies from expected enrollment listed by more than 10%, we reserve the right to make changes to the rates.
4. At least 50% of the total number of all eligible employees must enroll in the program for coverage to be offered to your group.
5. The employer must contribute at least 50% of the cost of the lowest priced health plan offered to your employees.
6. Rates included are guaranteed for 12 months beginning on January 1, 2027 contingent on becoming a member of the service cooperative.
7. Rates and plans are compliant with state and Federal regulations, including ACA.
8. Cash in lieu of benefits are not recommended. Please discuss variations with the Service Cooperative.
9. Your quoted rates may include commission as indicated on your renewal confirmation page.
10. MHC utilizes Benefitsolver to manage Medica enrollment. Review your bill each month to confirm changes made are reflected. It's especially important to review after open enrollment and at the beginning of the plan year. Retroactive terminations are limited to 60 days. Qualifying life event changes need to be entered within 30 days of the event.
11. Your account will continue to be serviced locally by your Regional Service Cooperative and Medica.
12. The Regional Service Cooperative collects premiums in full from members via ACH on a monthly basis.
13. The group must sign the Joint Powers Agreement.
14. The group must become a member of the Regional Service Cooperative, and pay any associated fees, (if applicable).

For questions, please contact your Regional Service Cooperative representative.

Renewal Checklist

Here is a guide to the forms to submit and steps that need to take place:

1. ☐ **Renewal**
    a. Rate Confirmation Page: Be sure to check yes or no next to the plans your group is choosing.

    b. Buy-up programs: If you are adding or renewing any additional programs to your renewal this year indicate that to your MHC contact and complete the MHC Buy-Up Form.

    c. Benefitsolver: If you have any changes or additions to your benefit team request an updated admin access form.

    d. Sign all documents and email them to your MHC contact by October 15, 2026

    e. Updated Summary of Benefits and Coverage (SBC) will be produced after the renewal is signed. These documents are *custom made* and generally take 10-15 business days to produce.

2. ☐ **Open Enrollment:** Hold an Open Enrollment meeting with your staff to educate them on their plan choices for the year – Ideally between November 2-27, 2026

3. ☐ **Employee Plan Changes:** Enter the employee plan changes into the Benefitsolver system by November 27, 2026.

Timeline:

- Late-August: Renewals available for release
- October 15: Signed documents due back to MHC
- November 2-27: Schedule open enrollment
- November 27: Enrollment changes entered into Benefitsolver.

2027 Group Summary

City of Gilbert

Current Health Plans

Plan 1:	$1200/2400 Ded, 100/0% Coins, $1200/2400 OOP, Ded/Coins No Prev Rx, (OON: $1200/2400, 0%, $1200/2400) DED/OOP Comb INN & OON 4Q Carryover Embedded
Plan 2:	$0/0 Ded, $15, 100/0% Coins, $500/1000 OOP, $7/7/15 No Prev Rx, (OON: $200/600, 30%, $2500/5500) Embedded

Average 6 Yr Health Insurance Increase (Including 1.1.27) **9.86** **%**

WEX

WEX administers your Health (medical) Savings Accounts. You are receiving discounted rates for having your health insurance with NESC.

VEBA X HSA _____ FSA X

VSP

MHC offers a vision insurance option through an agreement with VSP Vision. This is a voluntary program that provides either a materials only or exam & materials option for members.

Delta Dental

Your group currently offers dental insurance to staff throug our dental pool and partnership with Delta Dental.

NuVantage EAP

NESC works with NuVantage to offer a discounted rate on an EAP for our member groups. If you do not have an EAP, NuVantage would be a great choice. If you already have and EAP and would like to compare the programs, please let us know.

Medica Medicare Supplment

MHC and Medica worked together to develop and offer a Medicare Supplement plan for retirees post-65. No miminum enrollment.

My Health Rewards $ - **2023** $ - **2024** $ - **2025** $ - **2026-7.26**

Above dollars represents the total amount earned for your group.

NESC Insurance Pool Worksite Wellness Grant Dollars 2026: $ 700.00

MHC Statewide Pool Rates and Benefits Confirmation for:

CITY OF GILBERT

1/1/2027

Plan	Description	Coverage	Contracts *	Current rates	RATES EFFECTIVE 1/1/2027	Plan adj. %	Elect this plan? Yes/No
1	MSI PP MN 1200-0% HRA	Single	7	$1,499.66	$1,948.72	29.94%	
		Family	13	$3,564.64	$4,632.04	29.94%	
2	MSI PP MN 0%-15	Single	0	$1,664.54	$2,129.48	27.93%	
		Family	0	$3,956.52	$5,061.70	27.93%	

*Based on the group's most recent enrollment data. Rates are guaranteed for one year from 1/1/2027 through 12/31/2027.

	Current	Renewal
Projected Monthly Premium *	$56,838	$73,858
Projected Annual Premium *	$682,055	$886,291
Projected Renewal % Change *		29.94%

IMPORTANT RENEWAL CONFIRMATION INSTRUCTIONS

Your current plans are subject to auto-renewal 60-days prior to the effective date if the signed confirmation is not received or if you haven't communicated a different intent.

Please verify broker fees, commissions and information listed below that apply to your policy.

Broker commissions included? YES $23.00 per contract/mo N/A of total plan premium

Broker Name: Jennifer Champa Brokerage Agency:

Rate confirmation approved by:

Print name:

for: CITY OF GILBERT

Signature: Date:

Health Plan Descriptions	CITY OF GILBERT	Effective: 1/1/2027
Plan 1:	MSI PP MN 1200-0% HRA	$1200/2400 Ded, 100/0% Coins, $1200/2400 OOP, Ded/Coins No Prev Rx, (OON: $1200/2400, 0%, $1200/2400) DED/OOP Comb INN & OON 4Q Carryover Embedded
Plan 2:	MSI PP MN 0%-15	$0/0 Ded, $15, 100/0% Coins, $500/1000 OOP, $7/7/15 No Prev Rx, (OON: $200/600, 30%, $2500/5500) Embedded

Please note that the above **Health Plan Descriptions** are limited, general outlines of the plans. Benefit details, terms and conditions are provided in each plan's **Summary Plan Description** whose terms and conditions will apply in all cases of benefit coverage interpretations.

Minnesota Healthcare Consortium
Participating Minnesota Service Cooperatives

Health Plan Rate Confirmation for: CITY OF GILBERT

Effective: 1/1/2027

MHC PREFERRED PORTFOLIO **Please submit plan design requests to UW Committee**

			Passport	Elect	ECC
MHC 100	MSI PP MN 500-40/75-20% MV: 0.837	Single	$1,852.32	$1,620.78	$1,481.86
		Family	$4,402.88	$3,852.52	$3,522.30
MHC 106	MSI PP MN 1000-40/75-20% MV: 0.828	Single	$1,828.74	$1,600.14	$1,463.00
		Family	$4,346.86	$3,803.50	$3,477.48
MHC 112	MSI PP MN 1500-40/75-20% MV: 0.800	Single	$1,756.08	$1,536.56	$1,404.86
		Family	$4,174.12	$3,652.36	$3,339.30
MHC 118	MSI PP MN 2000-50/100-20% MV: 0.754	Single	$1,677.52	$1,467.84	$1,342.02
		Family	$3,987.42	$3,488.98	$3,189.94
MHC 124	MSI PP MN 2500-50/100-20% MV: 0.732	Single	$1,629.76	$1,426.04	$1,303.82
		Family	$3,873.90	$3,389.66	$3,099.12
MHC 130	MSI PP MN 3000-50/100-20% MV: 0.714	Single	$1,588.20	$1,389.66	$1,270.56
		Family	$3,775.08	$3,303.20	$3,020.06
MHC 200	MSI PP MN 1500-50/100-0% MV: 0.822	Single	$1,834.92	$1,605.56	$1,467.94
		Family	$4,361.56	$3,816.36	$3,489.24
MHC 206	MSI PP MN 2000-50/100-0% MV: 0.807	Single	$1,791.88	$1,567.90	$1,433.50
		Family	$4,259.24	$3,726.84	$3,407.40
MHC 212	MSI PP MN 2500-50/100-0% MV: 0.794	Single	$1,753.86	$1,534.62	$1,403.08
		Family	$4,168.86	$3,647.76	$3,335.10
MHC 218	MSI PP MN 3000-50/100-0% MV: 0.779	Single	$1,719.62	$1,504.66	$1,375.70
		Family	$4,087.48	$3,576.54	$3,269.98
MHC 300	MSI PP MN 3500-20% HSA MV: 0.668	Single	$1,600.96	$1,400.84	$1,280.78
		Family	$3,805.44	$3,329.76	$3,044.36
MHC 312	MSI PP MN 3500-20% HSA MV: 0.645	Single	$1,533.02	$1,341.40	$1,226.42
		Family	$3,643.94	$3,188.46	$2,915.16
MHC 318	MSI PP MN 4000-20% HSA MV: 0.629	Single	$1,506.78	$1,318.42	$1,205.42
		Family	$3,581.56	$3,133.86	$2,865.24

MHC 324	MSI PP MN 5000-20% HSA MV: 0.604	Single	$1,465.34	$1,282.16	$1,172.26
		Family	$3,483.04	$3,047.66	$2,786.44
MHC 330	MSI PP MN 6000-20% HSA MV: 0.588	Single	$1,437.78	$1,258.06	$1,150.24
		Family	$3,417.58	$2,990.38	$2,734.06
MHC 400	MSI PP MN 1750-0% HSA MV: 0.824	Single	$1,929.44	$1,688.26	$1,543.56
		Family	$4,586.24	$4,012.96	$3,668.98
MHC 406	MSI PP MN 2000-0% HSA MV: 0.806	Single	$1,895.06	$1,658.18	$1,516.04
		Family	$4,504.48	$3,941.42	$3,603.58
MHC 412	MSI PP MN 2500-0% HSA MV: 0.772	Single	$1,832.74	$1,603.66	$1,466.20
		Family	$4,356.38	$3,811.82	$3,485.10
MHC 418	MSI PP MN 3000-0% HSA MV: 0.742	Single	$1,777.36	$1,555.20	$1,421.90
		Family	$4,224.74	$3,696.66	$3,379.80
MHC 430	MSI PP MN 3500-0% HSA MV: 0.715	Single	$1,727.46	$1,511.54	$1,381.98
		Family	$4,106.12	$3,592.86	$3,284.90
MHC 436	MSI PP MN 4000-0% HSA MV: 0.691	Single	$1,682.08	$1,471.82	$1,345.66
		Family	$3,998.24	$3,498.46	$3,198.60
MHC 442	MSI PP MN 4500-0% HSA MV: 0.669	Single	$1,640.42	$1,435.36	$1,312.34
		Family	$3,899.22	$3,411.82	$3,119.38
MHC 448	MSI PP MN 5000-0% HSA MV: 0.648	Single	$1,601.88	$1,401.64	$1,281.50
		Family	$3,807.60	$3,331.64	$3,046.08
MHC 454	MSI PP MN 6000-0% HSA MV: 0.612	Single	$1,532.48	$1,340.92	$1,225.98
		Family	$3,642.64	$3,187.32	$2,914.12
MHC 460	MSI PP MN 6500-0% HSA MV: N/A below .60	Single	$1,501.02	$1,313.38	$1,200.80
		Family	$3,567.86	$3,121.88	$2,854.28
MHC 466	MSI PP MN 7000-0% HSA MV: N/A below .60	Single	$1,471.40	$1,287.48	$1,177.12
		Family	$3,497.48	$3,060.30	$2,797.98
MHC 470	MSI PP MN 7500-0% HSA MV: N/A below .60	Single	$1,443.46	$1,263.04	$1,154.78
		Family	$3,431.06	$3,002.18	$2,744.86
MHC 476	MSI PP MN 8500-0% HSA MV: N/A below .60	Single	$1,382.28	$1,209.50	$1,105.84
		Family	$3,285.66	$2,874.94	$2,628.52

MHC Preferred Plan Descriptions

MHC 100 $500/1000 Ded, $40/75, 80/20% Coins, $2000/4000 OOP, $10/40/75 No Prev Rx, (OON: $5000/10000, 50%, $7500/15000) Embedded
MHC 106 $1000/2000 Ded, $40/75, 80/20% Coins, $2000/4000 OOP, $10/40/75 No Prev Rx, (OON: $5000/10000, 50%, $7500/15000) Embedded
MHC 112 $1500/3000 Ded, $40/75, 80/20% Coins, $3000/6000 OOP, $10/40/75 No Prev Rx, (OON: $5000/10000, 50%, $7500/15000) Embedded
MHC 118 $2000/4000 Ded, $50/100, 80/20% Coins, $4000/8000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 124 $2500/5000 Ded, $50/100, 80/20% Coins, $5000/10000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedde
MHC 130 $3000/6000 Ded, $50/100, 80/20% Coins, $6000/12000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedde
MHC 200 $1500/3000 Ded, $50/100, 100/0% Coins, $1500/3000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 206 $2000/4000 Ded, $50/100, 100/0% Coins, $2000/4000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 212 $2500/5000 Ded, $50/100, 100/0% Coins, $2500/5000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 218 $3000/6000 Ded, $50/100, 100/0% Coins, $3000/6000 OOP, $10/40/75 No Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 300 $3500/7000 Ded, 80/20% Coins, $4750/9500 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 312 $3500/7000 Ded, 80/20% Coins, $7000/14000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 318 $4000/8000 Ded, 80/20% Coins, $7000/14000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 324 $5000/10000 Ded, 80/20% Coins, $7000/14000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 330 $6000/12000 Ded, 80/20% Coins, $7000/14000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 400 $1750/3500 Ded, 100/0% Coins, $1750/3500 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Non-Embedded
MHC 406 $2000/4000 Ded, 100/0% Coins, $2000/4000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Non-Embedded
MHC 412 $2500/5000 Ded, 100/0% Coins, $2500/5000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Non-Embedded
MHC 418 $3000/6000 Ded, 100/0% Coins, $3000/6000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Non-Embedded
MHC 430 $3500/7000 Ded, 100/0% Coins, $3500/7000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 436 $4000/8000 Ded, 100/0% Coins, $4000/8000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 442 $4500/9000 Ded, 100/0% Coins, $4500/9000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 448 $5000/10000 Ded, 100/0% Coins, $5000/10000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 454 $6000/12000 Ded, 100/0% Coins, $6000/12000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 460 $6500/13000 Ded, 100/0% Coins, $6500/13000 OOP, Ded/Coins with Prev Rx, (OON: $10000/20000, 50%, $15000/29000) Embedded
MHC 466 $7000/14000 Ded, 100/0% Coins, $7000/14000 OOP, Ded/Coins with Prev Rx, (OON: $10500/21000, 50%, $15750/29000) Embedded
MHC 470 $7500/15000 Ded, 100/0% Coins, $7500/15000 OOP, Ded/Coins with Prev Rx, (OON: $11250/22500, 50%, $17000/29000) Embedded
MHC 476 $8700/17400 Ded, 100/0% Coins, $8700/17400 OOP, Ded/Coins with Prev Rx, (OON: $12750/25500, 50%, $19250/29000) Embedded

MHC Preferred Plan Notes:

1.) All of the above benefit descriptions are benefit outlines only. The details of benefit coverage are provided by the Plan Document applicable to each plan. In case of differences, the Plan Document applies.

2.) HSA-eligible plans will be indexed each year per IRS regulations.

3.) For a plan to be implemented, it must have a minimum of 1 enrollee. Final rates subject to approval once plan(s) have been selected.

4.) The above plan benefit schedules apply to all network options. Refer to the Plan Document for network benefit provisions.

5.) Preventative care is provided in-network at 100%, with no deductible or coinsurance. Preventative care coverage details are provided in the Plan Document.

6.) Preventative Rx refers to the list of drugs permitted to be covered at 100% and not subject to the deductible under HSA-qualified High Deductible Health Plans. See the Preventative Drug List for details.

7.) The lower copays for virtual care listed above under the copay plans apply only to Amwell and Virtuwell.

Submit alternative Portfolio Plan requests to your MHC Representative. Once approved, an updated confirmation sheet will be provided to finalize the plan selections.

Minnesota Healthcare Consortium
Participating Minnesota Service Cooperatives

Health Plan Rate Confirmation for: CITY OF GILBERT

Effective: 1/1/2027

NETWORK ALTERNATES **Please submit plan design requests to UW Committee**

			Passport	Elect	ECC
Plan 1	MSI PP MN 1200-0% HRA	Single	$1,948.72	$1,705.14	$1,558.98
		Family	$4,632.04	$4,053.04	$3,705.64
Plan 2	MSI PP MN 0%-15	Single	$2,129.48	$1,863.30	$1,703.58
		Family	$5,061.70	$4,429.00	$4,049.36

Your Minnesota Healthcare Consortium health plan includes resources to help you and your employees stay healthy and get support – at no extra cost to employees.

PROGRAM	RESOURCES
Medica CallLink®	**Trusted answers day or night.** Get 24-hour health support from advisors and nurses. Call **1 (800) 962-9497** (TTY: **711**).
My Health Rewards by Medica®	**Get inspired to make positive changes.** Complete activities personalized just for you and earn rewards. Employees can earn up to $345 in rewards per year and spouse and dependents can earn up to $225 in rewards per year. *Employees:* • Download the free Personify Health app from the App Store or Google Play. • Open the app, choose *Create Account*, and search for and choose *Minnesota Healthcare Consortium* on the sponsor organization list. • Or go to **Medica.com/MHC** to create your account online. *Spouses and dependents ages 18+:* • Download the free Personify Health app from the App Store or Google Play. • Open the app, choose *Create Account*, and search for *Medica* on the sponsor organization list. Then choose *Medica My Health Rewards.* • Or go to **Medica.com/MHC** to create your account online.
Omada	**Personalized support to reach your health goals.** Omada's digital health programs give you the tools and support you need: • **Omada for Prevention** helps you make small changes to lose weight and reduce your risk for diabetes and heart disease. • **Omada for Diabetes** provides personalized coaching and digital tools to help you improve your blood glucose control. • **Omada for Joint & Muscle Health** helps you build muscle to prevent aches and pains, and connects you with a licensed physical therapist to help treat current muscle or joint pain, all on your mobile device and schedule. *(Available to members enrolled in a Medica Choice® Passport plan).* Learn more at **OmadaHealth.com/MHC.**
Ovia Health	**Access live and tailored 1:1 support for every journey**. Ovia Health is here to guide and support you through all of life's moments: From cycle tracking and trying to conceive, to pregnancy, parenting, and managing perimenopause and menopause. Get clinically-backed content and unlimited support from Ovia's Care Team of health coaches, registered nurses, nutritionists, and certified nurse midwives. Sign in to your member account to learn more about the Ovia apps and enroll at no cost: **Medica.com/SignIn.**
Calm Health	**Access Calm Health**, a mobile app with highly rated tools for mindfulness, sleep, and more, all at no additional cost to you. It's psychologist-designed programs, self-guided steps, and personalized recommendations to help you build life-changing habits.

© 2025 Medica | COM1002331-4-00425

Worksite Wellness Grant
NESC Health Insurance Pool

Grant Rationale:

Investing wellness funds into these initiatives helps foster a supportive environment that focuses on employee health and well-being, which in turn enhances productivity, morale, and overall job satisfaction. Promoting overall health and wellness is a core objective in healthcare delivery, and health promotion activities play a vital role for our members. Furthermore:

- Discretionary worksite funds are becoming increasingly limited.
- New plan designs encourage initiative-taking, personal health management.
- Grant-funded initiatives complement broader health and wellness efforts.
- Members have expressed a need for resources and support in health and wellness.
- Worksites provide opportunities for research-backed outcomes (e.g., modeling, social support).

Worksite Wellness Suggestions/Ideas:

- **Healthy Snack Options**: Use wellness funds to stock the office kitchen or vending machines with nutritious snacks and beverages. Provide healthy lunches and snacks during staff meetings to promote better eating habits.
- **On-Site Wellness Events**: Organize wellness events like health fairs, yoga sessions, meditation classes, nutrition workshops, and CPR/first aid training for staff to encourage holistic well-being.
- **Health Education Resources**: Allocate wellness funds for health-related educational materials, books, subscriptions to health magazines, or online courses to enhance employees' knowledge about health and wellness.
- **Health Screenings and Assessments**: Use wellness dollars to provide on-site health screenings for vital indicators like blood pressure, cholesterol, and glucose levels, enabling employees to keep track of their health.
- **Ergonomic Equipment**: Invest in ergonomic office furniture such as standing desks, ergonomic chairs, and keyboard trays to support better posture and minimize the risk of musculoskeletal issues.
- **Wellness Technology**: Provide wellness technology like fitness trackers, meditation apps, or online wellness platforms to help employees achieve their health goals.
- **Workplace Wellness Initiatives**: Support initiatives such as walking challenges, bike-to-work programs, or designated walking paths around the office. Offer incentives (e.g., prizes, gift cards) for completing physical wellness challenges or contests.
- **Hydration Stations**: Install hydration stations with filtered water throughout the office to encourage employees to stay hydrated throughout the day.
- **Wellness Items**: Provide exercise mats, jump ropes, fitness classes, and equipment (e.g., treadmills, ellipticals, stationary bikes) to promote physical activity.
- **Health and Safety Items**: Stock items that promote health and safety, such as hand sanitizers, first aid kits, blood pressure cuffs, and other health monitors.
- **Local/Cooperative Initiatives**: Support or collaborate with local wellness programs or cooperative initiatives to engage employees in community-driven health activities.

Allocation Formula

Groups less than 50 contracts:	$500 base per group plus $10.00 per contract
Groups of 50 or more contracts:	$1,000 base per group plus $10.00 per contract

Eligibility:

- All active group members at the time of the disbursement of grant funds.
- Funds will be sent to the Districts once the District Eligibility Form is completed and received.
- Priorities and allocations for health/wellness grants will be at the discretion of the local employer and staff within the intent of the program.

Buy-up Programs

AVAILABLE FOR AN ADDITIONAL FEE

MHC is a partner in bringing Minnesota schools, cities and counties the best health plans at the best pricing, along with extensive partner resources to serve the needs of the population.

Medical Spending Accounts

WEX, one of the nation's largest and highest-quality Medical Spending Account Administrators, to deliver top-tier HSA, VEBA, and FSA administration services. WEX offers a robust system tailored to the needs of MHC clients, capable of accommodating simple to complex plan designs. Learn more

Healthiestyou by TelaDoc

Access doctors and therapists by phone, web, or app, including programs for 24/7 virtual doctor visits, back care, dermatology, counseling and nutrition. Learn more

VSP Vision Care

Taking care of your eyes is easy with Minnesota Healthcare Consortium and VSP® Vision Care. VSP Vision Care offers both voluntary and employer paid plans. Employers can choose from a full-service plan that includes exam services benefits or a materials-only plan. Learn more

Medica Invest

Whether you want to eat healthier, sleep more, stress less, or get fit, My Health Rewards Invest is an online tool that helps you take small steps to reach your health goals. When you meet three wellness goals for sleep, activity, and nutrition, you'll get rewarded! Each month, you can earn up to $75, deposited quarterly into your health savings account. Learn more. Complete the buy-up form to participate

Employee Assistance Program

The Medica® Optum® Employee Assistance Program (EAP) is here for you through life's challenges. You can get answers and resources to tackle the tough issues you and your family face. Get 24/7 support from trained professionals at no extra cost. Your call and conversations with EAP specialists are kept confidential, in accordance with the law. Learn more. Complete the buy-up form to participate

Medicare Plans for Public Employers

MHC collaborates with Medica to offer Medicare eligible retirees and their eligible spouse a group Medicare plan that provides comprehensive medical coverage plus dental, vision and hearing benefits. There is no minimum participation requirement for the group to add this plan.

Resources for Group Leaders and Employees

Resources for Group Leaders

Medica Employer Service Center
The Medica Employer Service Center is the place to call when you have questions about benefits, claims and more as a Group Leader. Our team of senior-level professionals has the training, knowledge and resources to quickly:

- Clarify benefit information.
- Check claims and provider status.
- Order new ID cards and other materials.
- Get questions answered about the Medica member website.

Call the Employer Service Center at **1 (800) 936-6880.** We're available 8 a.m. - 5 p.m. CST Monday, Tuesday, Wednesday and Friday. And 9 a.m. - 5 p.m. on Thursdays. Or email **MedicaServiceCenter@Medica.com**.

Businessolver (formerly Capstone)
Businessolver can help with membership eligibility and enrollment questions, billing issues, demographic corrections and reset administrator passwords for Benefitsolver. Call **1 (515) 453-8723** or email **mhc@businessolver.com.**

Benefitsolver Portal
Access your employer monthly invoice on your Benefitsolver portal. View reports including: employee census, new hires, cobra qualifying events, address changes, employee termination, and many more. Visit **Benefitsolver.com.**

Resources for Employees

Medica Customer Service
When your employees have questions about their health plan benefits, we're here to help. Employees can call Customer Service to get answers to their questions:

- Is my doctor in the network?
- Do I have a copay? A deductible? Coinsurance?
- Has my claim been paid?
- How much will my prescription cost?
- What health and wellness programs are available?

Call Customer Service at **1-877-347-0282** (TTY: **711**). We're available 7 a.m.- 8 p.m. Monday - Friday and 9 a.m.-3 p.m. on Saturdays.

Medica CallLink for 24/7 nurse support
Medica CallLink connects employees with trusted advisors and nurses to get the health answers they need—at no extra cost.

- Learn more about a diagnosis.
- Decide what care will meet your needs.
- Understand symptoms and treatment options.
- Find a doctor or hospital and make an appointment.

Talk with an advisor or nurse, 24/7 at **1 (800) 962-9497** (TTY: **711**).

Medica member website
The Medica member website is your employees' one-stop resource for all kinds of information to help them manage their health plan benefits and improve their health:

- Order ID cards.
- Find out what their plan covers.
- Track claims.
- Find a health care provider.
- See what drugs are covered.
- Learn about health and wellness programs.

It only takes a few minutes to register. Employees can go to **Medica.com/SignIn** and follow the instructions to create their account and access their plan information.

My Health Rewards by Medica® support
Have questions about the My Health Rewards by Medica program? Call 1 (833) 450-4074 or email MyHealthRewards.Support@personifyhealth.com. Use the Chat button if you're using a web browser.

©2021 Medica | COM1002531-1-01221A

Medica

Plan change notice

For 2027 Medica self-insured plan documents

Minnesota Healthcare Consortium (MHC)

We review our self-insured plans each year to make sure they meet market and regulatory compliance standards.

These changes will be included in your new Plan Document(s) as applicable for your renewal. Note that the plans listed below represent all plans offered by MHC. **Updates will be applied to the specific benefits covered by your organization's plans if applicable.**

Note: We don't test self-insured plan designs for compliance with mental health parity requirements. If you have related questions, please reach out to your benefit advisors.

This grid is accurate as of 7/24/2026. If there are further updates, we'll share those changes.

Internal Revenue Service (IRS) guideline changes		
2027 high-deductible health plan (HDHP) HSA updates* Section(s) impacted: • Deductible, Out-of-pocket maximum and Lifetime maximum ***HSA plans only**	Following IRS HDHP limitations for 2027.	**2027 HDHP limitations updates:** Deductible — embedded • Single: $3,500 - $8,700 • Family: $3,500 - $17,400 Deductible — non-embedded • Single: $1,750 - $8,700 • Family: $3,500 - $12,000 Out-of-pocket maximum — embedded • Single: $3,500 - $8,700 • Family: $3,500 - $17,400 Out-of-pocket maximum — non-embedded • Single: $1,750 - $8,700 • Family: $3,500 - $12,000

Medica

Standard language, benefit and administrative changes

Description	Current Coverage	Coverage Change
Prescription coverage with coinsurance and minimum-maximum copays Section(s) impacted: • Prescription Drugs	Prescription drug coverage is coinsurance with a copay minimum and copay maximum or coinsurance with a minimum copay	Change prescription drug coverage to coinsurance with a maximum copay **Reason** Regulatory requirement and plan alignment
Outpatient Hospital-based clinic services configuration ***Non-HSA plans only**	Outpatient Hospital-based clinic visits follow the Outpatient Hospital benefit	Certain Outpatient Hospital-based clinic visits to align with the Office Visit cost share type and amount **Reason** Mental Health Parity
New section added <u>language change only</u> Section(s) impacted: • Professionally Administered Drugs	Currently "professionally administered drugs" referenced throughout document	Add **Professionally Administered Drugs** section to centralize information **Reason** Document clarity
Non-discrimination Policy <u>language change only</u> Section(s) impacted: • Introduction; Medica's nondiscrimination policy	For more information, see the non-discrimination notice at the beginning of this plan.	Remove language directing members to non-discrimination notice at the beginning of the plan because it is no longer there **Reason** Document clarity
Deductible and Out-of-pocket maximum clarification <u>language change only</u> Section(s) impacted: • Key Concepts; Deductibles • Key Concepts; Out-of-pocket maximum • Definitions; Deductibles • Definitions; Out-of-pocket maximum	Currently highlights what is included in deductible and out-of-pocket maximum	Add/update list with examples of what does not apply to deductible and out-of-pocket maximum **Reason** Document clarity

Scalp hair prosthesis Section(s) impacted: • Durable Medical Equipment, Orthotics, Prosthetics and Medical Supplies	Currently covered for alopecia areata or treatment for cancer	Add coverage for trichotillomania including a note that the limit does not apply to services for the treatment of mental health and/or substance use conditions. **Reason** Mental Health Parity
Emergency Room admissions <u>language change only</u> Section(s) impacted: • Emergency Room Services	Currently not included in plan document	Add language: If you are admitted from the emergency room to the hospital as an inpatient or placed under observation, benefits for those services are provided under the **Hospital Services** section of this plan **Reason** Document clarity
Home Health Care limit Section(s) impacted: • Home Health Care	**Home Health Care** – Benefit table If you are also enrolled in the Medical Assistance Program, you may be eligible for additional skilled nursing care.	Update language to: If you are also enrolled in the Medical Assistance Program, you may be eligible for additional skilled nursing care through the Medical Assistance Program. However, in no event will the total number of home health visits covered by Medica exceed the number of visits set forth above. **Reason** Consistency in the coverage of home care nursing services in accordance with MN statute
Hospice Eligibility Section(s) impacted: • Hospice Services	You will be considered terminally ill if there is a written medical prognosis by your physician that your life expectancy is six months or less if the terminal illness runs its normal course	Update six months to one year **Reason** Mental Health Parity

Travel-related preventive treatment language change only Section(s) impacted: • Physician and Professional Services; What's covered	Currently not included in plan document	Add language: Medica covers medically necessary travel-related preventive treatment recommended by the Centers for Disease Control and Prevention (CDC) **Reason** Document clarity
Postnatal home visit language change only Section(s) impacted: • Pregnancy – Maternity Care	Plan states one visit is covered within 4 days of discharge	Remove requirement for visit to occur within 4 days of discharge **Reason** Document clarity
Tobacco Cessation products through mail order pharmacy Section(s) impacted: • Prescription Drugs	Tobacco cessation products are not available through a mail order pharmacy	Remove note from benefit table and **What's not covered** **Reason** Mental Health Parity
Tobacco Cessation quantity limits language change only Section(s) impacted: • Prescription Drugs	Coverage for tobacco cessation includes all FDA-approved tobacco cessation products that are considered preventive health services. This coverage includes up to a 180-day supply of tobacco cessation medication within a 365-day period.	Update language to: All FDA approved tobacco cessation products that are considered preventive health services are covered with no cost sharing for up to a 180-day supply within a 365-day period. After the preventive coverage limits are met, tobacco cessation medications are covered under the **Prescription Drugs** section **Reason** Mental Health Parity
New-to-market products language change only Section(s) impacted: • Prescription Drugs; What's not covered • Prescription Specialty Drugs; What's not covered	**Prescription Drugs** and **Prescription Specialty Drugs** New-to-market drugs: Products recently approved by the FDA and introduced into the market will not be covered until they are reviewed and considered for placement on the Drug List.	Update language to: New-to-market products, including but not limited to drugs, biologics, biosimilars and professionally administered drugs that are recently approved by the FDA (including approval for a new indication) and introduced into the market will not be covered until they

• What's Not Covered	**What's Not Covered** New-to-market biologics, biosimilars and professionally administered drugs. Biologics, biosimilars and professionally administered drugs recently approved by the FDA (including approval for a new indication) will not be covered until they are reviewed and approved for coverage by Medica.	are reviewed and considered for placement on the Drug List **Reason** Document clarity
Non-routine vaccines <u>language change only</u> Section(s) impacted: • Prescription Drugs • Prescription Specialty Drugs	Currently not referenced in plan document	Add exclusion: Non-routine vaccines and their administration. However, medically necessary non-routine vaccines (e.g., rabies vaccines) may be covered under other sections of this plan, depending on the type of services provided **Reason** Document clarity
Excluded drug list <u>language change only</u> Section(s) impacted: • Prescription Drugs • Prescription Specialty Drugs • Professionally Administered Drugs	Currently not referenced in plan document	Add exclusion: Drugs on the Excluded List. These are prescription drugs, including but not limited to biologics and biosimilars, that have an alternative drug available that is similar in safety and effectiveness and is more cost-effective. In certain instances, Medica may approve an exception request for coverage of clinically appropriate drugs on the Excluded List **Reason** Document clarity
Women's preventive health services <u>language change only</u> Section(s) impacted: • Preventive Health Care	**Preventive Health Care** – Benefit table 5. Women's preventive health services including…	Add language to benefit table: …comprehensive lactation support and counseling by a trained provider during pregnancy and/or in the postpartum period, costs for breastfeeding equipment, screening and counseling for interpersonal and domestic violence… **Reason** Document clarity

Physical therapy, Speech therapy, Occupational therapy* Section(s) impacted: • Rehabilitative and Habilitative Therapies ***Non-HSA plans only**	Cost share (i.e. copay or coinsurance) does not match	Physical therapy, Speech therapy and Occupational therapy and outpatient facility must match cost share (i.e. copay or coinsurance) **Reason** Mental Health Parity
Habilitative Services and rehabilitative services language change only Section(s) impacted: • Rehabilitative and Habilitative Therapies	Habilitative services and Rehabilitative services listed separately under Physical therapy, Speech therapy, and Occupational therapy	Consolidate habilitative and rehabilitative services under each therapy in benefit table **Reason** Document clarity
Organ procurement costs language change only Section(s) impacted: • Transplant Services; What's not covered	Currently not defined in plan document	Add exclusion: Organ procurement costs for a covered person who is donating an organ to another person. Organ procurement costs may be covered by the organ recipient's health insurance policy **Reason** Document clarity
Non-covered services exclusion language change only Section(s) impacted: • What's Not Covered	Currently not defined in plan document	Add exclusion: Medical and hospital services that are directly related to a non-covered service will not be paid. If a particular type of service is denied, the bundle of services that accompanies that service, services that would not have been provided but for the provision of the non-covered service, are not covered. Medica does cover emergency services that are received to treat complications of a non-covered service **Reason** Document clarity
Exclusion for alternative medicine language change only	Currently not defined in plan document	Add exclusion: Alternative medicine that is not otherwise described in this plan.

Section(s) impacted: • What's Not Covered		"Alternative medicine" is any treatment, service or therapy that does not meet medical necessity because it is not consistent with medical standards and accepted practice parameters of the community, as determined by health care providers who typically manage the condition, procedure or treatment at issue **Reason** Document clarity
Services within scope of licensure <u>language change only</u> Section(s) impacted: • What's Not Covered	Currently not defined in plan document	Add exclusion: Services which are not within the scope of licensure or certification of the provider **Reason** Document clarity

NORTHEAST SERVICE COOPERATIVE

Central Office:
5525 Emerald Avenue
Mt. Iron, MN 55768
218-741-0750
218-741-1719 FAX
info@nescmn.net

Executive Director:
Paul Brinkman

Board Chairperson:
John Berklich, Jr.
Hibbing

Board of Directors:

Walt Hautala
Mesabi East

Timothy Riordan
Rock Ridge

Julie Peterson
Moose Lake

Bob Rahja
Chisholm

John Klarich
St. Louis County

Susan Kaslow
Hill City

Jeff Burgess
Mesabi East

NESC is an equal opportunity provider and employer.

10/6/26

Dear Dental Pool Member,

As another Dental Plan year ends, thank you for trusting NESC to help support the health and wellness of you and your employees. We truly value your continued partnership.

We carefully review the Dental Pool to ensure we continue providing comprehensive, cost-effective benefits. We were glad to see so many participants utilizing preventive services this year, which is essential to keeping smiles healthy. To maintain this reliable level of coverage as medical costs rise, your group's premiums will see a minor adjustment, effective **January 1, 2027**.

The new monthly premiums will be:

- **Single:** $65.00
- **Family:** $152.00

There will be **no changes to plan benefits**. The **annual maximum benefit** remains **$1,500 per covered individual**, and the **lifetime orthodontic maximum** for covered individuals **age 18 and under** remains **$1,000**.

If you have any questions about this adjustment or your coverage, please contact our team. We're happy to talk it through with you.

Thank you again for your continued partnership.

Sincerely,

Karen Butkovich

Karen Butkovich
218-748-7607

Lauren Sterk
218-748-7622

Jeanette Mellesmoen
218-748-7617

BENEFITS RENEWAL PROPOSAL



CITY OF GILBERT

9/17/2026

This document provides a brief description of USAble Life's insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

USAble Life℠

65

26L-USAL-0368

USAble Life℠

Your benefits. Renewed with confidence.

This package outlines your current benefits, rates, and renewal details, along with additional options designed to strengthen the protection you offer your employees. Bundling these benefits can help create a more robust, competitive offering that supports both your business and your workforce. We value working with you and appreciate the trust you have placed in USAble Life.

As your needs continue to evolve, we welcome the chance to expand your benefits portfolio to provide added protection and peace of mind. We look forward to continuing our partnership and supporting your success.



Plan ahead for the future with supplemental, life, and disability insurance[1]

Life

Group/Voluntary Term Life and Accidental Death & Dismemberment

Dependent/Supplemental Life

Absence

Massachusetts' Paid Family and Medical Leave

Disability

Group/Voluntary Short Term Disability

Short Term Disability Buy-up

Temporary Disability Insurance (TDI)

Group/Voluntary Long Term Disability

Long Term Disability Buy-up

Educator's Long Term Disability

Supplemental

DUO® Accident

DUO® Critical Illness

DUO® Hospital Indemnity

26L-USAL-0368

Who we are

For over 40 years, USAble Life has been a trusted name among elite carriers in ancillary insurance. We maintain an "A" (excellent) rating by A.M. Best and are ranked among the top 20 supplemental, life, and disability carriers in the markets we serve.[2]

Our mission is simple: make a meaningful difference in the lives of our customers by delivering the highest quality financial security, exactly when they need it most.

How our coverage can help

- Expertise and capabilities of a major carrier without treating your employees like just another number
- Benefits that help limit unexpected costs for your employees
- Affordable options designed to help you manage costs
- Dedicated service team providing responsive, hands-on support
- Hassle-free claims processing; no extra paperwork or complicated steps
- AccessAble[SM 3] — our award-winning, easy-to-use online platform — puts enrollment, billing, member changes, and self-service tools all in one place, helping reduce errors and lower overall costs

Ready to make your benefits package more competitive?

Contact your USAble Life representative to discuss how adding these benefits can further reduce financial risk for your employees.



Insurance Industry Average is 74%[4]



Target is 5 Days[4,5]



Insurance Industry Average is 35[6]



CITY OF GILBERT

Group Number: 50023316

Your group insurance plan with USAble Life renews 1/1/2027. We have completed the review of the rates for your plan. Your rates are shown below.

Rate changes effective: 1/1/2027

Benefit	Current Monthly Rate	Renewal Monthly Rate	Assumed Lives Count	Assumed Volume	Current Monthly Premium *	Renewal Rate Action	Monthly Premium Change	Rate Guarantee
Group Term Life (Per $1,000 Volume)	$0.300	$0.315	18	$792,500.00	$237.75	5.0% Increase	$11.89	1/1/2029
AD&D (Per $1,000 Volume)	$0.040	$0.040	18	$792,500.00	$31.70	Rate Hold	$0.00	1/1/2029
Short Term Disability (Per $10 Weekly Covered Benefit)	$0.350	$0.368	18	$10,185.48	$356.49	5.1% Increase	$18.34	1/1/2029
				Total	**$625.94**	**4.8%Increase**	**$30.23**	

* *Monthly Premium is estimated based on data available at the time of the renewal analysis*



P.O. Box 1650
Little Rock, AR 72203-1650
(800) 370-5856 | USAbleLife.com

[1]Not all products are available in all markets. Please consult your USAble Life representative for product availability in your state.

[2]USAble Life Ranking Internal Analysis (2023). S&P Global Intelligence, Life Market Shares, by state, 2022; Smith Group 2022 Disability Market Study; Best Review, June 2023; AM Best Top 100 Life Carriers by In Force, 2023

[3]https://www.investor.fisglobal.com/node/32676/pdf

[4]Data reflects current metrics and monthly service averages, exceeding our standard goals and insurance industry performance benchmarks.

[5]Five business days begins once all information is received.

[6]Net promoter score measures the willingness of customers to recommend USAble Life to others. The industry average can be found at https://customergauge.com/benchmarks/blog/nps-insurance-industry-net-promoter-scores.

DUO® Supplemental and DUO® Integrated Supplemental is used for a suite of insurance products, which includes DUO® Accident, DUO® Critical Illness, and DUO® Hospital Indemnity insurance.

Automated claim payment with DUO Integrated Supplemental is only available when integrated with a USAble Life medical plan partner.

This document provides a brief description of USAble Life's insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

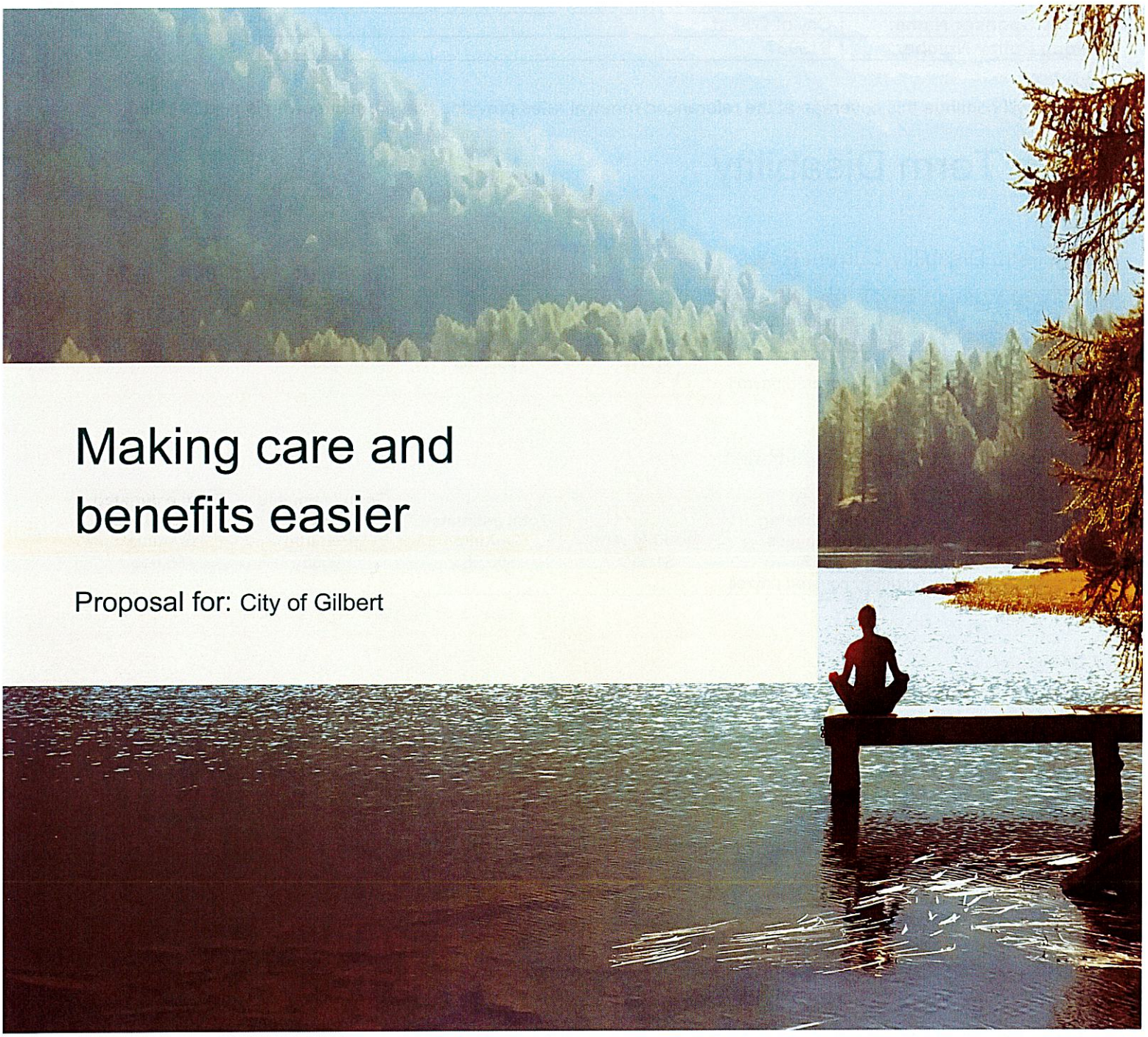
USAble Life℠ and AccessAble℠ are used with the consent of USAble Mutual Insurance Company.

© 2026 Life & Specialty Ventures, L.L.C. All rights reserved.

INTENDED FOR EMPLOYER USE

26L-USAL-0368

Sun Life®



Making care and benefits easier

Proposal for: City of Gilbert

Renewal Rates Section

Renewal Effective Date: June 1, 2025

Group Sponsor Name:	City of Gilbert
Group Policy Number:	913037

Sun Life will continue this coverage at the referenced renewal rates provided that premium owed is paid to date.

Long Term Disability

Long-Term Disability Current Rates

Coverage	Total participating employees	Current monthly rate	Total current volume	Total current monthly premium	Total current annual premium
LTD	17	$1.310	$50,983	$668	$8,015
Rate basis: Per $100 of monthly covered payroll					

Long-Term Disability Renewal Rates

Coverage	Total participating employees	Monthly rate	Total estimated volume	Total estimated monthly premium	Total estimated annual premium
LTD	17	$1.310	$50,983	$668	$8,015
Rate basis: Per $100 of monthly covered payroll					

Long-Term Disability

Renewal Rate Rationale

In determining your new plan rate(s), we have reviewed your past claims experience and your current demographics, including average age, gender distribution, and benefit distribution. The change in one or more of these factors has brought about an adjustment to the group insurance rate(s).

Long-Term Disability

Plan design and rates

Long-Term Disability plan design

Eligible employees	All Full-time United States Union Employees who are members of the AFSCME, Police Officers and Administrative Employees working in the United States who are scheduled to work a minimum of 20 hours per week
Effective Date	June 1, 2025
	Class 1
Class description	All Eligible Employees
Waiting Period	None
Maximum benefit %	66.67% of monthly earnings
Maximum monthly benefit	$2,000
Elimination Period	90 days
Definition of Disability	36 months own occupation; loss of duties or loss of earnings required
Earnings Test	80% during the own occupation period and 66.67% during the any occupation period
Minimum benefit	$100
Contributions	Noncontributory
Participation requirement	100%
Employer contribution %	100%

Long-Term Disability rates

Coverage	Total participating employees	Monthly rate	Total estimated volume	Total estimated monthly premium	Total estimated annual premium
LTD	17	$1.310	$50,983	$668	$8,015
Rate basis: Per $100 of monthly covered payroll					

Sequence Number: 2

Included in this plan:

- Sun Life's LTD Standard Graded Scale broker commission
- 24-month rate guarantee from the Effective Date
- Benefit duration of SSNRA
- Direct integration
- Family Social Security offset
- Partial Disability benefit. Employees may qualify for partial disability with either an earnings loss or loss of functional capacity.
- Zero-Day Residual
- Retro Disability Benefit®: pays a lump-sum amount equal to the employee's gross monthly benefit times the number of months in the Elimination Period if Total Disability required continuous Hospital Confinement for at least 14 consecutive days at the onset of Total Disability. Total Disability must remain continuous throughout the Elimination Period, and the benefit is not subject to Other Income offsets.
- Recurrent Disability
- 3-month lump-sum gross Survivor Benefit
- 6/6/12 pre-existing condition exclusion

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01.

- 24-month mental/nervous limitation
- 24-month drug/alcohol limitation
- Voluntary rehabilitation provision
- Rehabilitation program provides additional 10% benefit
- Conversion benefit up to a maximum of $2,500 per month
- Family Care benefit
- Relocation Expense benefit
- Reasonable Accommodation benefit of up to $5,000
- 15 trial work days during the Elimination Period
- Employer FICA administration for any taxable benefits
- Coverage will be continued on a premium-paying basis for a period of 1 month during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month during a leave of absence approved by the policyholder.
- Earnings definition: Your basic monthly earnings as reported by your Employer immediately before the first date your Total or Partial Disability begins. Total Monthly Earnings includes commissions and deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, health savings account or flexible spending account, but does not include income received due to bonuses, overtime pay or any other extra compensation. If your current monthly earnings includes commissions, your Total Monthly Earnings will be averaged over the previous 12 month period of your employment as determined by your Employer on the June 1st before the first date your Total or Partial Disability begins or averaged from your date of employment, whichever is less

Assumptions

- Employees in states with statutory STD plans are covered by those statutory plans, and any LTD benefit payable will be offset by those statutory benefits. We reserve the right to re-rate if this assumption proves incorrect.
- This proposal assumes any LTD benefit payable will be offset by any public employee disability retirement benefits available.
- The employer has not opted out of Workers' Compensation coverage.
- Notification of any employer-completed merger or acquisition.
- All noncontributory plan designs assume the employer pays the entire premium and that all benefits are fully taxable.