



NOTICE OF WORK SESSION

Date of Posting: 3-16-2026

Meeting Date: 3-18-2026

Time: 10:30 am – 11:00 am

Location: Historic Courthouse – 3rd Floor Conference Room

Address: 102 E Wall St, Harrisonville, MO 64701

Attendees: Cass County Commission

Agenda:

Resolution No. 26-22 Authorizing participation in Midwest Public Risk Employee Benefit Programs

Certified Copy of Record

STATE OF MISSOURI, }
County of Cass, } ss.

In the County Commission of Cass County, Missouri, at the January Term, 2026, held on the 18th day of March 2026 amongst others, were the following proceedings:

RESOLUTION NO. 26-22 OF THE CASS COUNTY COMMISSION

AUTHORIZING PARTICIPATION IN MIDWEST PUBLIC RISK EMPLOYEE BENEFIT PROGRAMS

WHEREAS, Cass County, Missouri (the “County”), provides employee health and related benefit programs for the benefit of its employees; and

WHEREAS, Midwest Public Risk (“MPR”) is a public entity risk pool that offers employee benefit programs to participating governmental entities; and

WHEREAS, the County has reviewed the Midwest Public Risk Employee Benefits Program and the Midwest Public Risk Underwriting Guidelines and desires to participate in such program beginning with the July 1, 2026 renewal year; and

WHEREAS, the County Commission finds that participation in the Midwest Public Risk Employee Benefits Program is in the best interest of the County and its employees.

NOW, THEREFORE, BE IT HEREBY RESOLVED AND ORDERED BY THE COUNTY COMMISSION OF CASS COUNTY, MISSOURI, THAT,

1. The County Commission hereby authorizes Cass County, Missouri to participate in the Midwest Public Risk Employee Benefits Program effective July 1, 2026, in accordance with the Midwest Public Risk Bylaws and applicable program guidelines.
2. The Presiding Commissioner, HR Director, and such other County officials as may be necessary are hereby authorized and directed to execute any participation documents, agreements, or certifications required by Midwest Public Risk in order to effectuate the County’s participation in the program.
3. This Resolution shall take effect upon its adoption.

ADOPTED BY THE COUNTY COMMISSION OF CASS COUNTY, MISSOURI, THIS 18TH
DAY OF MARCH 2026.

Bob Huston
Presiding Commissioner

Mike Moreland
Associate Commissioner
Dist. 1

Jeff Fletcher
Associate Commissioner
Dist. 2

ATTEST:



Kathy Lambertz
County Clerk

Dated: _____

MPR Employee Benefits Proposal for **CASS COUNTY**



Midwest Public Risk
Medical, Dental and Vision Benefits
Effective July 1, 2026

COVER LETTER

March 3, 2026

RE: Proposal for Employee Benefit Services – Cass County

ATTN: Holly Braswell – HR Director – Cass County Human Resources

VIA EMAIL ADDRESS: hollyb@casscounty.com

We are pleased to provide you with this Proposal for Cass County. Included in this packet is information on our Employee Benefits (Medical, Pharmacy, EAP, Dental, Vision programs, and Health Savings Account).

Midwest Public Risk (MPR) offers services surrounding Employee Benefits, including Online Enrollment and Invoicing; and COBRA and Retirement Administration and Billing. This proposal includes details regarding other advantages of MPR.

The medical, dental and vision costs included in this proposal are effective July 1, 2026, and are not subject to renewal until July 1, 2027, with a 7% rate cap at the July 1, 2027 renewal date. The proposal does not include broker commissions, as indicated in the Request for Proposal.

We are confident our personalized services and all-inclusive programs are best in class and look forward to working with the employees of Cass County to provide solutions and services to manage their health care costs and lead healthier lifestyles. Thank you for your consideration.

In the event we can provide any additional information, please do not hesitate to ask.

Respectfully,

Deb DeBoef

Benefits Manager
Midwest Public Risk

PROPOSAL PRESENTED TO

Cass County Missouri

PROPOSAL PRESENTED BY

Midwest Public Risk
19400 East Valley View Pkwy
Independence, MO 64055

BENEFITS QUOTED

- Medical (EAP Included)
- Dental
- Vision
- HSA - Optional

PROPOSAL EFFECTIVE DATE

July 1, 2026

SERVICES & BENEFITS INCLUDED IN PROPOSAL

ADMINISTRATIVE SERVICES

- Online Employer Administration
- Online Employee Enrollment
- Online Invoicing and Reconciliation
- COBRA Administration
- Retiree Administration & Billing
- ACA Filing
- Automatic HSA Enrollment
- No HSA Bank Fees

EMPLOYEE BENEFITS

PAID WITH NO DEDUCTIBLE OR COPAY

- Preventative Care & Wellness Exams*
- Preventative Generic Prescriptions*
- Employee Assistance Program - Six visits for all employees and family members
- TelaDoc: Virtual Care for Urgent Care, Dermatology and Mental Health
- Telehealth: Physical Therapy and Women's Health
- HealthNavigator - Health Advisory Services
- Optum Bank HSA Fees

SEE PROGRAM ENHANCEMENTS FOR ADDITIONAL DETAILS

*See attached documents for details

MEDICAL PROPOSAL



Cass County – 3 Tier

<u>1700 QHDHP with HSA</u>	
Employee Only	\$774.00
Employee + Spouse	\$1,782.00
Employee + Child(ren)	\$1,782.00
Employee + Family	\$2,092.00
<u>2500 QHDHP with HSA</u>	
Employee Only	\$712.00
Employee + Spouse	\$1,638.00
Employee + Child(ren)	\$1,638.00
Employee + Family	\$1,922.00
<u>Copay 1000 Plan</u>	
Employee Only	\$858.00
Employee + Spouse	\$1,974.00
Employee + Child(ren)	\$1,974.00
Employee + Family	\$2,318.00

- Above proposed costs will not renew until July 1, 2027. The July 1, 2027 renewal will be subject to MPR’s standard renewal, not to exceed 7%.
- MPR Three Tier – EE, EE + Spouse **or** Child(ren), EE + Spouse **and** Child(ren)
- Above are proposal options, Please contact MPR for additional plan options.

ADDITIONAL PROPOSAL INFORMATION

- Medical Benefits can be accepted without Vision and Dental. However Dental and/or Vision Benefits can not be accepted without Medical Benefits.
- All Medical, Dental and Vision Benefits and Deductibles renew each July 1.
- Please refer to the Sample Employee Benefit Guide for the Medical Plan Comparison; and the Dental and Vision Benefit Summary. Benefit Summaries for the Medical Plans are included in the email.

Copay Plan Information and Advantages

- Wellness/Preventive Care and Preventive Generic Prescriptions 100%, no copay or deductible
- Office Visit/Urgent Care – Copays only, not subject to deductible
- Individual Deductibles and Out of Pocket
- Teladoc and HealthNavigator– 100%, no copay or deductible
- Prudent Rx - Substantial Cost Savings on Specialty Prescriptions


QHDHP Information and Advantages

- IRS Eligible to open a Health Savings Account
- Wellness/Preventive Care and Preventive Generic Prescriptions– 100%, not subject to the deductible
- Teladoc and HealthNavigator– 100%, not subject to deductible
- Health Savings Account Bank Fees paid by MPR

MPR MEDICAL RENEWAL HISTORY

<u>Plan Year</u>	<u>Copay Plan Options</u>	<u>QHDHP Options</u>
Five Year Average	1.69%	1.68%
2025 - 2026	3.00%	3.00%
2024 - 2025	0.00%	0.00%
2023 – 2024	0.00%	0.00%
2022 – 2023	3.00%	4.00%
2021 – 2022	2.45%	1.38%

DENTAL AND VISION PROPOSAL

	<p>Cass County – 4 Tier</p>
<p><u>Dental Plan 1250</u></p>	
Employee Only	\$30.00
Employee + Spouse	\$90.00
Employee + Child(ren)	\$90.00
Employee + Family	\$90.00
<p><u>Vision Plan</u></p>	
Employee Only	\$8.00
Employee + Spouse	\$14.00
Employee + Child(ren)	\$14.00
Employee + Family	\$20.00

DENTAL AND VISION PLAN DESIGN

Dental and Vision proposed costs will not renew until July 1, 2027. The MPR Dental Plan is through Delta Dental of Missouri. This Dental Plan includes orthodontia benefits for adults and children. Preventive dental services do not deduct from the Benefit Year Maximum.

The Vision Plan utilizes the VPS network.

The Medical, Dental and Vision Proposals also include COBRA Administration and Retiree Enrollment and Billing Services.

Please refer to the Sample Employee Benefit Guide for the Medical Plan Comparison, and the Dental and Vision Benefit Summaries. Medical Summary of Benefits are included in the email.

SCOPE OF SERVICES

- While MPR is not a Broker, we will have discussions with the group to determine which medical plans best meet The County's financial needs, keeping in mind viable options for their employees.
- The MPR Benefit Team continues to attend Employee Benefit and HR seminars and webinars to keep a pulse on the medical, dental and vision benefit vendors. We partner with Employers Health Coalition to obtain competitive pharmacy pricing. According to our by-laws and the State of Missouri Guidelines, MPR's marketing and negotiations meets the requirement to bid services.
- A successful enrollment is important to MPR. To ensure a seamless open enrollment, working with the HR Department, MPR will create the Employee Benefit Guide, assist in facilitating Employee Education Meetings and Enrollment meetings. Employees can enroll confidentially online or via mobile app at MPRBenefits.com. With the ability to track enrollments, updates, documents and employee issues.
- MPR communicates with UMR, UHC, and our employee benefits legal council to verify that all plans are compliant regarding Federal and State Laws. In addition, MPR will be responsible for all taxes, fees, reporting and employee notices that are required for a self-funded plan (included PCORI, ACA, Medicare Part D, Pharmacy Claim Reporting, etc.); all services included at no additional cost.
- Enrollment meetings will be scheduled annually, with follow up meetings as requested by the HR Department. The Benefit Team also schedules additional one-on-one meetings a month or two after Open Enrollment to assist employees with questions that arise after the effective date. We also provide employee education prior to enrollment meetings so that employees can make decisions that will best meet their needs and the needs of their families.
- COBRA Administration is included for medical, dental and vision at no additional cost to The County.
- The on-line enrollment platform includes one monthly on-line invoice for MPR Sponsored Medical, Dental and Vision plans. A trial invoice is available 5 days prior to the final invoice, allowing the ability to reconcile prior to payment.
- Re-insurance fees are included in the medical proposal. Being a part of the MPR Self-funded Benefit pool lowers the risk of high re-insurance renewals.
- MPR utilizes UMR as our TPA, all TPA fees are included. Sharing the TPA costs among all MPR entities, creates a lower average admin fee.

SCOPE OF SERVICES

Benefits Administration Software

- MPR utilizes Businessolver as our on-line Benefit Administrator. On-line enrollments and terminations are processed for the MPR Medical, Dental, Vision and HSA Plans.
- MPR will provide training and support for your HR/Benefits staff as often as needed. Training webinars are also available when updates are made to the system.

Health Savings Account (HSA)

- MPR offers an HSA through Optum Bank at no additional fee to The County or the employees. HSA enrollment is automatic when the employee enrolls in a Qualified High Deductible Plan, if this option is selected.

MPR Benefits Team and Additional Information

- The Benefits Team includes four dedicated staff members, with each person having at least 15 years experience in Employee Benefits and an average of 10 years at MPR. Each individual works out of the MPR Campus in Independence MO and is available for in-person meetings, when requested.
- MPR offers 12 different medical plan options, the proposal includes the plans that are most similar to the plans currently offered by The County. Working with The County, we will review and discuss which options work best in The County's budget and also meet the needs of the employees.
- All MPR Medical Plans utilize the UnitedHealthcare Choice Plus Network.

MPR Wellness Information

- Wellness opportunities are an important part of our Medical Plans. The MPR Wellness Coordinator assists in providing MPR and Group specific Wellness Challenges and opportunities. At no additional cost to The County or the Employees, MPR includes an online employee incentive tracking system, and an online weight loss program.
- 0.05% of contributions are set aside for County as part of the Wellness Initiative Credit Program.

MPR Unique Features

MEMBERSHIP

The County becomes a member, not just a customer. Because MPR is a public entity itself, your membership provides an avenue to other government entities who share your interests. The program moves in the direction chosen by its member entities.

REPRESENTATION

Every entity provides one of their full-time employees to serve as a member representative. Members vote to select the board who guides MPR. Additional opportunities for participation are provided through the advisory committees.

FINANCIAL STABILITY AND COVERAGE

The plan documents are specifically designed to provide the most comprehensive coverage necessary for public entities. This is coupled with the commitment to change these plans when necessary to meet specific needs. MPR partners with auditing and consulting companies to assure financial stability within MPR. Members are encouraged to join the Financial Advisory Committee meetings and discussions.

COOPERATION

Working together is a two-way street and provides the foundation for success. The program assists your entity with wellness and risk management training and expects member interest and participation in operating your organization in ways that minimize risk for all concerned.

PHILOSOPHY AND APPROACH

The focus in our health benefit program is employee wellness. Rather than limiting our attention to efficient claim payments, members are encouraged to direct their primary efforts to preventing or minimizing losses.

EXPERTISE

Services are provided by competent, professional personnel who understand the needs of public entities. Our staff members have over 100 years of combined local government experience. MPR retains business partners who are considered “best in class.”

ADDITIONAL FEES

As requested in the RFP the proposal does not include Broker fees.

PROGRAM AND ENHANCEMENTS

Additional program enhancements included with MPR at no additional cost

- Enrollment Packets & Employee Meetings
- On-Line Enrollment for the employer and employees
- COBRA and Retiree Administration, Enrollment and Billing Services
- COBRA cost is 102% of the active contribution, includes Medical, Dental and Vision
- Retiree enrollment and invoicing includes Medical, Dental and Vision, if offered by the county, and meet the MPR Retiree Guidelines. Retirees can remain on the plan to age 65
- If Retiree Coverage is available, contact the MPR Benefits Underwriter for monthly Retiree costs
- Mobile App available for Online Enrollment/MPRBenefits.com, UMR Medical, Caremark Pharmacy, Delta Dental of MO, and HSA/Optum Bank
- Health Savings Account – MPR Covers monthly bank fee
- Employee Assistance Program - Six visits for all employees and family members
- On-site Health Fairs and Biometrics
- Wellness Manager, Monthly Webinars and Employee Wellness Challenges
- Live Well Reward\$ Incentive Program
- HealthNavigator for employees to assist in navigating acute and/or ongoing diagnosis
- Telehealth services for physical therapy and women's health at no additional cost
- Your voice and opinions are encouraged through Benefit Advisory Committee and Annual Member Representative Meetings

EAP AND WORK/LIFE SERVICES

MPR offers an EAP Program through GuidanceResources. The EAP Program is offered at no additional to our Member Groups. An EAP Advanced plan, including 6 consultations is included at no additional cost.

Work/Life services offers just that – a team of specialists to support you and your family members with nearly anything that impacts daily life. With one phone call, you can locate a provider, get referrals and resources for almost any need. All vetted, organized and customized to help you stress less, focus at work and be more present at home.

Work/Life services can help you with things like:

CHILD/ELDER CARE

Child care/development
Camps/rehabilitation assistance
Tutoring Elder care
Senior housing/nursing homes
Meal programs
Disability resources
Understanding
Medicare/Medicaid

DAILY LIVING

Household maintenance
Pet care
Dining and entertainment
Moving and relocation

CAREER AND WORK

Resume writing and editing services
Job placement resources
Career counseling

FAMILY RESOURCES

Adoption assistance
Special needs assistance
Education assistance
Household maintenance and repair
Relocation
Transportation needs
Fitness assistance

FINANCIAL RESOURCES

Prescription assistance
Rental assistance
Utility assistance
Low-cost housing

EMERGENCY RESOURCES

Domestic violence services
Emergency shelters
Natural disaster preparation

ABOUT MIDWEST PUBLIC RISK

- The MPR program was created in Missouri when a need arose for government entities, specifically Police and Fire Departments. MPR continues to be a thriving solution in Risk Management and Employee Benefits; owned and administered by public entities with over 40 years of success.
- MPR is overseen by three different Boards: MPR, MPR of Missouri, and MPR of Kansas, Inc. Each state has its own individual Board and the MPR Board oversees both State Boards. Each of the Boards has a slightly different role but come together in making the best decisions for the entire pool. The MPR of Missouri Board consists of 11 Members and the MPR of Kansas, Inc. Board consists of 7 Members. These Board Members are elected by the Member Representatives of each Member entity at the annual Members' meeting, which typically takes place at our annual fall conference.
- The Boards meet throughout the year to review policies, hear and review appeals, approve new Members into the pools and to always stay abreast of the pools' financial condition. A Board Member must be a full-time employee of the current Member of the MPR pool, and may serve up to two, consecutive 3-year terms. If at any time the Board Member's entity chooses to withdraw from MPR, they must resign their position, and the vacancy will be filled by a current Member chosen by the appropriate Board.
- MPR is owned and managed by its members. All decisions are based on the MPR entities, not on any outside influence. This includes both coverage and claims decisions.
- MPR now serves over 160 units of local government and school districts throughout Kansas and Missouri.
- The Employee Benefits Program covers over 3,000 employees and 6,000 individuals.

THINGS TO KNOW

- This proposal includes a summary of proposed benefits and monthly costs. Please advise if The County would like to see additional options.
- This proposal is valid from the date of this proposal, and only for the proposed Effective Date of July 1, 2026.
- All MPR Plans have a benefit and Plan renewal of July 1.
- No other group medical plan can be offered, and the employer must contribute at least 50% of the employee only cost for full-time and eligible part-time employees.
- 75% of eligible employees must enroll in an MPR Medical plan. All employees who waive coverage due to coverage in another group plan will be considered in the 75% participation. If there is more than a 10% change in enrollment during the plan year, additional underwriting is possible.
- This MPR Proposal does not include commissions paid to brokers, producers or consultants as requested in the Request for Proposal.
- Medical plans can be offered without offering dental or vision, however dental and/or vision may not be offered without offering an MPR medical plan.
- Please refer to MPR Underwriting Guidelines for additional requirements regarding enrollment, eligibility and group termination, etc.

UNDERWRITING AND PROPOSALS

This proposal is based on employee census and other information provided by the employer. Acceptance of the group and final proposal will be determined by The MPR Underwriter based on actual enrollment. If the enrollment and original census differ, additional information may be requested for updated underwriting adjustments. The final proposal must also be approved by The MPR Board. Terms and conditions of any coverage under The MPR Plan may be determined by all required final data and by underwriting rules, minimum participation requirements, and policy provisions in effect on the date coverage begins.

PRODUCER LICENSING

Midwest Public Risk requires all producers, brokers, consultants or agents who use MPR Proposals for the purpose of soliciting, selling, or negotiating to be licensed both by the state where the prospective client is located and by any state where the solicitation, sale, or negotiations occurs, if different. This requirement pertains to all forms of solicitation, sale, or negotiations, including but not limited to solicitation, sale, or negotiation conducted in person or by telephone, by e-mail, by fax, or otherwise.

THINGS TO DO

The Following Items Must be Reviewed, Signed, Agreed to, and returned before moving forward in becoming a Member of the Midwest Public Risk Employee Benefit Programs:

- Signature Page - Cass County agreeing to accept the MPR proposal effective July 1, 2026. (see next page)
- Each entity must assign a Member Representative. The document will be provided in implementation documents. The Member Representative will be responsible for attending the MPR Annual Conference and encouraged to join the MPR Benefit Advisory Committee.
- The MPR Underwriting Guidelines must be reviewed, signed and returned; a copy of the Underwriting Guidelines are attached.
- Below is a timeline for Cass County to ensure a timely and successful implementation:
 - No later than March 23 – Cass County advises MPR of their decision to move forward with the MPR Employee Benefits Proposal.
 - No later than March 30 - The following documents are required from Cass County
 - Signed Underwriting Guidelines and MPR By-Laws
 - Resolution from County Commissioners or Authorized Personnel
 - Pre-Enrollment Form (provided by MPR with implementation information)
 - Contribution Tool (provided by MPR with implementation information)
 - Completed Census (template provided by MPR)
- Late April - Employee Education Meetings (Optional, County determines if needed)
- Week of May 11 - Enrollment Meetings
- May 11 – May 22 - Open enrollment window for on-line enrollment

Signature Page – Please Read, Sign and Return

Cass County Missouri desires to participate in the Midwest Public Risk Employee Benefits programs, has read the Midwest Public Risk Underwriting Guidelines, and agrees to the terms of this proposal and the Underwriting Guidelines.

Cass County Missouri requests admittance to membership in the Midwest Public Risk Employee Benefits Program effective the July 1, 2026.

(Designated Administrative Officer-Signature)

Date

(Designated Administrative Officer-Printed Name)

(Member Representative-Signature)

Date

(Member Representative-Printed Name)





19400 East Valley View Parkway, Independence, MO 64055
816-292-7500 | www.mprisk.org | mprbenefits.com