



City Council Special Meeting

Thursday, November 6, 2025, 6:30 PM

Est. Duration: 25 min

Council Chambers

200 S. Main St.

Cibolo, Texas 78108

1. Call to Order

2. Roll Call and Excused Absences

3. Invocation

4. Pledge of Allegiance

5. Citizens to be Heard

This is the only time during the Council Meeting that a citizen can address the City Council. It is the opportunity for visitors and guests to address the City Council on any issue to include agenda items. All visitors wishing to speak must fill out the Sign-In Roster prior to the start of the meeting. The City Council may not debate any non-agenda issue, nor may any action be taken on any non-agenda issue at this time; however, the City Council may present any factual response to items brought up by citizens. (Attorney General Opinion – JC-0169) (Limit of three minutes each.) All remarks shall be addressed to the Council as a body. Remarks may also be addressed to any individual member of the Council so long as the remarks are (i) about matters of local public concern and (ii) not disruptive to the meeting or threatening to the member or any attendee including City staff. Any person violating this policy may be requested to leave the meeting, but no person may be requested to leave or forced to leave the meeting because of the viewpoint expressed.

6. Discussion/Action

6.A. Discussion/Action on the City Council Travel Policy. (Councilwoman D. Roberts)

6.B. Discussion/Presentation on CY26 Benefits Plans (Ms. Taplin)

6.C. Discussion/Action on the City's support for a Community Response Drive that involves Partnering with Local Companies and Agencies to Promote a Compassionate, Coordinated Response to the Economic Hardship being experienced by Cibolo Residents by providing Access to Social, Mental, Financial, Religious, Food, and Other Services. (Ms. Sanchez-Stephens)

7. Adjournment

This Notice of Meeting is posted pursuant to the Texas Government Code 551.041 - .043 on the front bulletin board of the Cibolo Municipal Building, 200 South Main Street, Cibolo, Texas which is a place readily accessible to the public at all times and that said notice was posted on

Peggy Cimics, TRMC

City Secretary

Pursuant to Section 551.071, 551.072, 551.073, 551.074, 551.076, 551.077, 551.084 and 551.087 of the Texas Government Code, the City of Cibolo reserves the right to consult in closed session with the City Attorney regarding any item listed on this agenda. This agenda has been approved by the city's legal counsel and subject in any Executive Session portion of the agenda constitutes a written interpretation of Texas Government Code Chapter 551. This has been added to the agenda with the intent to meet all elements necessary to satisfy Texas Government Code Chapter 551.144.

A possible quorum of Council, committees, commissions, boards and corporations may attend this meeting.

This facility is wheelchair accessible and accessible parking space is available. Request for accommodation or interpretive services must be made 48 hours prior to the meeting. Please contact the City Secretary at (210) 566-6111. All cell phones must be turned off before entering the Council Meeting.

I certify that the attached notice and agenda of items to be considered by the City Council was removed by me from the City Hall bulletin board on the _____ day of _____ 2025.

Name and Title

A handwritten signature in blue ink that reads "Peggy Lewis". The signature is written in a cursive, flowing style.

Date Posted: October 30, 2025 04:34 pm



City Council Special Meeting Staff Report

A. Discussion/Action on the City Council Travel Policy. (Councilwoman D. Roberts)

Meeting	Agenda Group
Thursday, November 6, 2025, 6:30 PM	Discussion/Action Item: 6A.
From	
Peggy Cimics, City Secretary	

PRIOR CITY COUNCIL ACTION:

N/A

BACKGROUND:

N/A

STAFF RECOMMENDATION:

N/A

FINANCIAL IMPACT:

N/A

MOTION(S):

N/A

Attachments

[Cibolo CC Policy for Travel Conference Training_\(Draft3 Final\).pdf](#)



**City of Cibolo City Council
Policy Number 2025-001**

Conference, Training and Travel Policy

Mission

The City Council of Cibolo is dedicated to fostering an informed and effective leadership team that serves the interests of our residents. City Council is committed to the responsible use of public funds and ensuring that travel undertaken for municipal purposes is conducted in a manner that reflects the values and priorities of the community.

Purpose & Applicability

The purpose of this policy is to establish guidelines and procedures for City of Cibolo officials and its appointed officials of Boards/Commissions/Committees when traveling for municipal purposes. This policy aims to ensure the responsible use of public funds while supporting professional development, enhancing municipal representation, and ultimately benefiting the residents of Cibolo.

This policy shall apply to all City of Cibolo officials and appointed officials of Boards/Commissions/Committees for the City of Cibolo.

Definitions

Conference: A formal gathering of individuals with a shared interest, typically organized around a specific theme or topic relevant to municipal governance. Conferences often include educational workshops and keynote speaker presentations aimed at professional growth and knowledge sharing.

Training: Structured educational sessions designed to improve the skills, knowledge, and competencies of City Council members and appointed officials. Training may include live or recorded workshops, seminars, or courses that focus on various aspects of municipal management, governance, and public service.

Travel: Encompasses expenses related to transportation, lodging, meals, and other necessary costs incurred while performing official duties for official municipal business, including attending conferences, training sessions, meetings, or events that serve the interests of the City of Cibolo.

Eligible Conference and Training

1. Conferences and training that are relevant to the duties of City Council members, including but not limited to:

- Local government management
- Public policy
- Leadership development
- Legislation compliance and changes
- Budgeting and finance

2. Events sponsored by local, state, or nationally recognized organizations such as the Texas Municipal League (TML) and other similar entities which may advance municipal or governance interests.

Reporting and Accountability

City Council members and appointed officials who attend conferences or training sessions may provide a brief report at the next regular meeting following their attendance. Key takeaways should be highlighted and their potential application for the benefit of Cibolo residents. Any available conference or training materials may be submitted to the City Secretary and made available for sharing to rest of the City's governing body, appointed officials or board members.

Travel Scope

This policy applies to all elected and appointed officials of the City of Cibolo who travel for municipal purposes. Lodging expenses within 50 miles of the City of Cibolo will be considered a personal expense and not considered a reimbursable expense under this policy.

Travel Approval

Council Approval: All out-of-state travel and airfare must receive prior approval from the City Council.

Requests for travel shall be submitted in writing to the City Secretary's Office at least two months in advance of the planned travel date. The City Secretary will review the request and present it to the City Council for approval during the next regular meeting.

Travel is subject to availability of funds allocated in the City budget on an annual basis.

Fiscal Responsibility and Reimbursement

The City shall reimburse City Council members and appointed officials for reasonable and necessary expenses incurred while attending conferences and training, including registration fees, transportation costs (mileage for personal vehicle use, public transportation, parking fees), lodging expenses (hotel accommodations), meals, and non-alcoholic beverages (per diem allowances as established by the City).

Use of City Resources

Elected and appointed officials may utilize City-owned vehicles for travel if available and should not be used for personal travel or gain.

Exclusions

1. Non-Travel Expenses: Travel funds cannot be utilized for expenses that do not directly pertain to travel for municipal purposes. This includes, but is not limited to, any reimbursement for convention fees, entertainment, personal expenses, alcoholic beverages, or any other non-travel-related expenditures.

2. Ineligible Events: Attendance at conventions, trade shows, or similar events are not considered eligible for reimbursement under this travel policy. Any requests for funding for such events must be submitted to the City Secretary and evaluated by City Council for approval based on the relevance to city business and the availability of funds.

Reimbursement Procedures

All requests for reimbursement must be submitted within 30 days of the conclusion of travel. Receipts must be provided for all eligible expenses. Elected and appointed officials must complete a travel reimbursement form detailing the purpose of travel and itemizing all eligible expenses.

Code of Conduct

Officials must adhere to the City of Cibola code of conduct while traveling, including professionalism, respect, and compliance with all applicable laws and regulations. Any misconduct during travel could lead to review by the City Council.

Compliance and Accountability

Elected and appointed officials are expected to adhere to this policy. City Council may open an investigation for any misuse of travel funds. The City Secretary's Office shall periodically review travel expenses and ensure compliance with this policy.

Amendments

This travel policy may be amended as necessary to reflect changes in laws, regulations, or city needs. Any amendments must be approved by the City Council.

Effective Date

This policy shall be effective immediately upon its adoption by the City Council of Cibolo.

PASSED AND APPROVED BY CITY COUNCIL ON 6 NOVEMBER 2025.

Mark Allen
Mayor

ATTEST:

Peggy Cimics, TRMC
City Secretary



City Council Special Meeting Staff Report

B. Discussion/Presentation on CY26 Benefits Plans (Ms. Taplin)

Meeting	Agenda Group
Thursday, November 6, 2025, 6:30 PM	Discussion/Action Item: 6B.
From	
Elizabeth Taplin, Director of People & Performance	

PRIOR CITY COUNCIL ACTION:

N/A

BACKGROUND:

Our broker requested bids for our medical, dental, and vision plans.

Blue Cross Blue Shield (BCBS - our current provider), Aetna, United Healthcare, Evry Health, and Curative submitted quotes for medical.

Aetna, BCBS, and United Healthcare submitted quotes for both dental and vision benefits.

Medical: BCBS proposal is a 28% increase from FY25 rates while Aetna proposal is a 35.33% increase, United Healthcare is a 31.29% increase, Evry Health is a .80% increase, and Curative is a 40.82% increase over FY2025 BCBS rates.

Dental: Guardian Dental PPO proposal is a 26% increase from FY25 rates. Aetna, BCBS, and United Healthcare submitted quotes for dental benefits. These rates were slightly higher than the Guardian renewal, but none of these medical carriers participate in Early Smiles, which is utilized by employees who have children under 13 years old to provide low/no-cost dental services.

Vision: Guardian Vision Base Plan and Buy-Up Plan submitted proposals that match the FY25 rates with a guaranteed rate hold through December 2026. Aetna, BCBS, and United Healthcare submitted quotes for vision benefits. These rates were slightly higher than the Guardian renewal.

Life: Guardian Basic Life and Voluntary Life and Voluntary Short-Term and Long-Term Disability Plans submitted proposals that match the FY25 rates with a guaranteed rate hold through December 2026.

The People & Performance team is creating an Employee Wellness Committee, Buffalo Thrive, to educate employees on health and wellness (to educate employees on chronic conditions affecting our plan among other employee-engaging projects) and to educate employees on effective and efficient use of our plans. This committee will kick off in January 2026.

STAFF RECOMMENDATION:

Approve Option 2 for employee/employer contribution rates at an estimated annual cost to the City of \$1,644,898. Budget impact is \$ 7,322 below what is in the FY26 budget. Continue Guardian Dental PPO plan with a 26% increase at \$12,635 over budgeted amount assuming 95% participation level. Continue Guardian Vision plans with no budget impact due to rate guarantee.

FINANCIAL IMPACT:

Budget impact is \$ 7,322 below what is in the FY26 budget of \$1,644,898, considering a 92% participation level.

MOTION(S):

I move that the City Council approve Option 2 for the CY2026 Plan Year for medical benefits and the dental and vision plans as presented tonight, with an effective date of January 1, 2026.

Attachments

[CC Presentation - CY26 Benefit Plans.pdf](#)

[Buffalo Thrive Wellness Committee proposal.pdf](#)

[Marketing Summary.pdf](#)

City of Cibolo CY26 Benefits Plans

Presented by
Elizabeth Taplin, Director of People and Performance
Anna Miranda, Director of Finance

November 6, 2025



Presentation Overview

1. Question for Council
2. City of Cibolo Medical Benefits History
3. Current (FY25) Medical Rates
4. Options for CY26 Medical Benefits Renewal
5. CY26 Dental and Vision Benefits Renewals
6. Buffalo Thrive: City of Cibolo's Wellness Committee
7. Staff Recommendation
8. Council Feedback/Direction



Question for Council

Which of the four Options does the Council support for Calendar Year 2026 benefits?

Staff Recommendation: Option 2. **Standard ER Contribution at 70% for Silver Family Coverage** which is within budget with an impact to savings to the General Fund of **\$9,515** and an impact of savings to all funds of **\$7,323**.

If City Council supports one of the other three Options, it would require a budget amendment to the General Fund:

Option		General Fund	All Funds
Option 3	Even Spread Employee Increase	\$ 2,378	\$ 7,852
Option 4	Silver Plan EE and EC No Cost	\$ 8,173	\$ 15,246
Option 1	No Impact to Employees from FY25 to CY26	\$ 40,177	\$ 56,079



City of Cibolo Medical Benefits History

- Fully-funded medical insurance plan
- With FY25 benefits renewal, the City shifted plan years from Fiscal Year (FY) (Oct through Sept) to Calendar Year (CY) (Jan to Dec). This is our first Calendar Year plan renewal.
- Plan year begins January 1, 2026
- Blue Cross Blue Shield, Aetna, United Healthcare, Evry Health, and Curative submitted quotes for medical.
- Due to the Big Beautiful Bill, Mental Health Parity, Prescription Drug Pricing, and the City's overall claim history and current plan year utilization, renewal rates for medical increased by 28%.



FY25 Medical Rates



BCBS Medical Silver HSA Plan \$5000 Deductible	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$0.00	\$0.00	\$372.32	\$186.16	\$372.32	\$186.16
Add Child(ren) Only	\$0.00	\$0.00	\$669.37	\$334.69	\$669.37	\$334.69
Add Spouse Only	\$138.51	\$69.26	\$716.94	\$358.47	\$855.45	\$496.98
Add Family	\$374.16	\$187.08	\$778.32	\$389.16	\$1,152.48	\$763.32

BCBS Medical Gold Plan \$3000 Deductible	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$0.00	\$0.00	\$540.24	\$270.12	\$540.24	\$270.12
Add Child(ren) Only	\$301.88	\$150.94	\$669.37	\$334.69	\$971.25	\$485.63
Add Spouse Only	\$524.33	\$262.17	\$716.94	\$358.47	\$1,241.27	\$620.64
Add Family	\$374.16	\$187.08	\$778.32	\$389.16	\$1,152.48	\$763.32

BCBS Medical Platinum Plan \$1500 Deductible	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$50.00	\$25.00	\$592.57	\$296.29	\$642.57	\$321.29
Add Child(ren) Only	\$562.64	\$281.32	\$592.57	\$296.29	\$1,155.21	\$577.61
Add Spouse Only	\$883.79	\$441.90	\$592.57	\$296.29	\$1,476.36	\$738.18
Add Family	\$1,396.42	\$698.21	\$592.57	\$296.29	\$1,988.99	\$994.50

Silver Plan

Employee Only: 2
Emp/Child: 21
Emp/Spouse: 6
Family: 10
TOTAL: 39

Gold Plan

Employee Only: 69
Emp/Child: 5
Emp/Spouse: 9
Family: 5
TOTAL: 88

Platinum Plan

Employee Only: 39
Emp/Child: 0
Emp/Spouse: 0
Family: 2
TOTAL: 41

Employees waiving
coverage: 14

Options for CY2026 Benefits Renewal

	Option 1	Option 2	Option 3	Option 4
Budgeted FY26 Medical (All Funds): \$1,652,220	No Impact to Employees from FY25 to CY26	Standard ER Contribution at 70% for Silver Family Coverage	Even Spread Employee Increase	Silver Plan EE and EC No Cost
Cost to the City (at 92% anticipated participation level)	\$1,708,299	\$1,644,898	\$1,660,072	\$1,667,466
Difference from Budget (all funds)	+ \$56,079	- \$7,322	+ \$7,852	+ \$15,246
Impact to General Fund	+ \$40,177	- \$9,515	+ \$2,378	+ \$8,173



Snapshot Explanation of Options

Option 1	Option 2	Option 3	Option 4
No Impact to Employees from FY25 to CY26	Standard ER Contribution at 70%	Even Spread Employee Increase	Silver Plan EE and EC No Cost
No increase to employee premiums	City contributions at 70% for Silver Family, 85% for Silver Employee/Spouse, and 100% for Silver Employee and Employee/Child Gold plan contributions for dependents are same as Silver levels	All employees share same employee increase per dollar EE Gold add \$20 Platinum add \$30 ESP \$40 more a month ECH \$30 more a month FAM \$40 more a month	No impact to Silver Plan Employee and Employee/Child Employee Contributions

Option 1: No Impact to Employees from FY25 to CY26

Cost to the City:
\$1,708,299

(at 92% anticipated participation level)

Difference from Budget
(All Funds):
+ \$56,079



BCBS Medical Silver HSA Plan \$5000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$ 492.45	\$ 246.23	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 0.00	\$ 0.00	\$ 888.27	\$ 444.14	\$ 0.00	\$ 0.00
Add Spouse Only	\$ 138.51	\$69.26	\$ 992.89	\$ 496.45	\$ 0.00	\$ 0.00
Add Family	\$ 374.16	\$ 187.08	\$1,150.12	\$ 575.06	\$ 0.00	\$ 0.00

BCBS Medical Gold Plan \$3000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$ 683.36	\$ 341.86	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 301.88	\$ 150.94	\$ 926.65	\$ 463.33	\$ 0.00	\$ 0.00
Add Spouse Only	\$ 524.33	\$ 262.15	\$1,046.64	\$ 523.32	\$ 0.00	\$ 0.00
Add Family	\$ 893.96	\$ 446.968	\$1,221.19	\$ 610.60	\$ 0.00	\$ 0.00

BCBS Medical Platinum Plan \$1500 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 50.00	\$ 25.00	\$ 783.01	\$ 391.51	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 562.64	\$ 281.32	\$ 898.89	\$ 449.45	\$ 0.00	\$ 0.00
Add Spouse Only	\$ 883.79	\$ 441.90	\$ 984.07	\$ 492.02	\$ 0.00	\$ 0.00
Add Family	\$1,396.42	\$ 698.21	\$1,120.05	\$ 560.03	\$ 0.00	\$ 0.00

Silver Plan

Employee Only: 2
Emp/Child: 21
Emp/Spouse: 6
Family: 10
TOTAL: 39

Gold Plan

Employee Only: 69
Emp/Child: 5
Emp/Spouse: 9
Family: 5
TOTAL: 88

Platinum Plan

Employee Only: 39
Emp/Child: 0
Emp/Spouse: 0
Family: 2
TOTAL: 41

Option 2: Standard ER Contribution at 70%

City contributions at
70% for Silver Family,
85% for Silver Employee/Spouse,
and 100% for Silver Employee and
Employee/Child

Gold plan contributions for
dependents are same as Silver
levels

Cost to the City:

\$1,644,898

(at 92% anticipated participation level)

Difference from Budget

(All Funds):

- \$ 7,322



BCBS Medical Silver HSA Plan \$5000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$ 492.45	\$246.23	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 0.00	\$ 0.00	\$ 888.27	\$444.14	\$ 0.00	\$ 0.00
Add Spouse Only	\$ 169.71	\$84.86	\$ 961.69	\$480.85	\$31.20	\$15.60
Add Family	\$ 457.28	\$228.64	\$1,067.00	\$533.50	\$ 83.12	\$41.56

BCBS Medical Gold Plan \$3000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 20.00	\$10.00	\$ 663.35	\$ 331.68	\$20.00	\$10.00
Add Child(ren) Only	\$ 340.17	170.085	\$ 888.27	\$444.14	\$38.29	\$19.15
Add Spouse Only	\$ 508.28	254.14	\$ 961.69	\$480.85	\$83.95	\$41.98
Add Family	\$1,048.15	524.075	\$1,067.00	\$533.50	\$154.19	\$77.10

BCBS Medical Platinum Plan \$1500 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 80.00	\$40.00	\$ 733.01	\$366.51	\$30.00	\$15.00
Add Child(ren) Only	\$ 728.52	\$364.26	\$ 733.01	\$366.51	\$165.88	\$82.94
Add Spouse Only	\$1,134.85	\$567.43	\$ 733.01	366.505	\$251.06	\$125.53
Add Family	\$1,783.46	\$891.73	\$ 733.01	366.505	\$387.04	\$193.52

Silver Plan

Employee Only: 2

Emp/Child: 21

Emp/Spouse: 6

Family: 10

TOTAL: 39

Gold Plan

Employee Only: 69

Emp/Child: 5

Emp/Spouse: 9

Family: 5

TOTAL: 88

Platinum Plan

Employee Only: 39

Emp/Child: 0

Emp/Spouse: 0

Family: 2

TOTAL: 41

Option 3:

Even Spread Employee Increase

All employees share same employee increase per dollar

EE Gold \$20 more a month
Platinum \$30 more a month

ECH \$30 more a month

ESP \$40 more a month

FAM \$40 more a month

Cost to the City:
\$1,660,072

Difference from Budget
(All Funds):
+ \$ 7,852



BCBS Medical Silver HSA Plan \$5000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$ 492.45	\$246.23	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 30.00	\$15.00	\$ 858.27	\$429.14	\$30.00	\$15.00
Add Spouse Only	\$ 178.51	89.255	\$ 952.89	\$476.45	\$40.00	\$20.00
Add Family	\$ 414.16	207.08	\$1,110.12	\$555.06	\$40.00	\$20.00

BCBS Medical Gold Plan \$3000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 20.00	\$10.00	\$ 663.35	\$331.68	\$20.00	\$10.00
Add Child(ren) Only	\$ 331.88	165.94	\$ 896.56	\$448.28	\$30.00	\$15.00
Add Spouse Only	\$ 564.33	282.17	\$1,005.64	\$502.82	\$40.00	\$20.00
Add Family	\$ 933.96	466.98	\$1,181.19	\$590.60	\$40.00	\$20.00

BCBS Medical Platinum Plan \$1500 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 80.00	\$40.00	\$ 733.01	\$ 366.51	\$30.00	\$15.00
Add Child(ren) Only	\$ 592.64	\$ 296.32	\$ 868.89	\$ 434.45	\$30.00	\$15.00
Add Spouse Only	\$ 923.79	\$ 461.90	\$ 944.07	\$ 472.04	\$40.00	\$20.00
Add Family	\$1,436.42	\$ 718.21	\$1,080.05	\$ 540.03	\$40.00	\$20.00

Silver Plan

Employee Only: 2
Emp/Child: 21
Emp/Spouse: 6
Family: 10
TOTAL: 39

Gold Plan

Employee Only: 69
Emp/Child: 5
Emp/Spouse: 9
Family: 5
TOTAL: 88

Platinum Plan

Employee Only: 39
Emp/Child: 0
Emp/Spouse: 0
Family: 2
TOTAL: 41

Option 4: Silver Plan EE and EC At No Cost

Cost to the City:
\$1,667,466

(at 92% anticipated participation level)

Difference from Budget
(All Funds):
+ \$15,246



BCBS Medical Silver HSA Plan \$5000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$492.45	\$ 246.23	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 0.00	\$ 0.00	\$ 888.27	\$444.14	\$ 0.00	\$ 0.00
Add Spouse Only	\$ 180.95	\$ 90.48	\$ 950.45	\$475.23	\$42.44	\$21.22
Add Family	\$ 460.69	\$230.35	\$ 1,063.59	\$531.89	\$86.53	\$43.27

BCBS Medical Gold Plan \$3000 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 0.00	\$ 0.00	\$ 683.35	\$341.68	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$340.17	\$170.09	\$ 888.27	\$444.14	\$38.29	\$19.15
Add Spouse Only	\$ 619.52	\$309.76	\$ 950.45	\$475.23	\$95.19	\$47.60
Add Family	\$1,098.17	\$549.09	\$ 1,016.98	\$508.49	\$204.21	\$102.06

BCBS Medical Platinum Plan \$1500 Deductible	Employee Cost		Employer Cost		Employee Impact (All Funds)	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$ 50.00	\$25.00	\$763.01	\$ 381.51	\$ 0.00	\$ 0.00
Add Child(ren) Only	\$ 698.52	\$349.26	\$763.01	\$ 381.51	\$135.88	\$67.95
Add Spouse Only	\$1,104.85	\$552.43	\$763.01	\$ 381.51	\$221.06	\$110.53
Add Family	\$1,753.46	\$876.73	\$763.01	\$ 381.51	\$357.04	\$178.52

Silver Plan

Employee Only: 2
Emp/Child: 21
Emp/Spouse: 6
Family: 10
TOTAL: 39

Gold Plan

Employee Only: 69
Emp/Child: 5
Emp/Spouse: 9
Family: 5
TOTAL: 88

Platinum Plan

Employee Only: 39
Emp/Child: 0
Emp/Spouse: 0
Family: 2
TOTAL: 41

Dental & Vision Benefits

- Guardian **Dental** provided a dental quote during the benefit advertisement period. Renewal rates for dental increased by 26%.
- Guardian **Vision** provided a flat quote due to a guaranteed rate structure through December 31, 2026.
- BCBS and United Healthcare submitted quotes for dental and vision benefits. Aetna declined to quote both.



CY26 Dental and Vision Rates

Guardian Dental DentalGuard Preferred Network	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$0.00	\$0.00	\$34.86	\$17.43	\$34.86	\$17.43
Add Child(ren) Only	\$33.73	\$16.87	\$34.86	\$17.43	\$68.59	\$34.30
Add Spouse Only	\$50.61	\$25.31	\$34.86	\$17.43	\$85.47	\$42.74
Add Family	\$96.71	\$48.36	\$34.86	\$17.43	\$131.57	\$65.79
Guardian Vision VSP Choice Network Base Plan	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$0.00	\$0.00	\$5.97	\$2.99	\$5.97	\$2.99
Add Child(ren) Only	\$10.95	\$5.48	\$5.97	\$2.99	\$16.92	\$8.46
Add Spouse Only	\$4.98	\$2.49	\$5.97	\$2.99	\$10.95	\$5.48
Add Family	\$10.95	\$5.48	\$5.97	\$2.99	\$16.92	\$8.46
Guardian Vision VSP Choice Network Buy-Up Plan	Employee Cost		Employer Cost		Total Premium Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$2.49	\$1.25	\$5.97	\$2.99	\$8.46	\$4.23
Add Child(ren) Only	\$15.72	\$7.86	\$5.97	\$2.99	\$21.69	\$10.85
Add Spouse Only	\$9.53	\$4.77	\$5.97	\$2.99	\$15.50	\$7.75
Add Family	\$17.98	\$8.99	\$5.97	\$2.99	\$23.95	\$11.98

Dental
Employee Only: 101
Emp/Child: 28
Emp/Spouse: 18
Family: 28
TOTAL: 175

Vision Base
Employee Only: 77
Emp/Child: 9
Emp/Spouse: 10
Family: 16
TOTAL: 112

Vision Buy-Up
Employee Only: 32
Emp/Child: 9
Emp/Spouse: 10
Family: 15
TOTAL: 66



Buffalo Thrive:

City of Cibolo's Wellness Committee

Where Wellness and Teamwork Run Together

Focusing on the City's core value of Teamwork, Buffalo Thrive will bring employees from across the City through different departments to promote a culture of health, wellness, and productivity among all employees of the City of Cibolo, improving overall wellbeing, reducing healthcare costs, and supporting a positive workplace environment.

- Increase employee participation in wellness and wellbeing activities.
- Improve awareness and education on physical, mental, and financial wellness.
- Reduce healthcare and absenteeism-related costs for both the City and employees by encouraging preventive care, healthy habits, and efficient use of benefit plans.
- Educate employees on how to use their health benefits effectively (e.g., in-network providers, preventive care, telehealth, cost-saving options).
- Grow and develop future City leaders by giving committee members opportunities to lead initiatives, collaborate cross-departmentally, and build project management and communication skills.
- Support employees in maintaining a healthy work-life balance and strong sense of community.



Staff Recommendation

- **Within Adopted Budget:** Approve Option 2 for employee/employer contribution rates at an estimated annual cost to the City of **\$1,644,898**. Budget impact is \$7,322 below what is in the adopted FY26 budget.
- Continue Guardian Dental PPO plan with a 26% increase at **\$12,635** over budgeted amount assuming 95% participation level.
- Continue Guardian Vision plans with no budget impact due to rate guarantee.

Council may provide direction to approve Options 1, 3 or 4 with a budget amendment as shown on next slide.



Council Feedback/Direction

Which of the four Options does the Council support for Calendar Year 2026 benefits?

Staff Recommendation: Option 2. **Standard ER Contribution at 70% for Silver Family Coverage** which is within budget with an impact to savings to the General Fund of **\$9,515** and an impact of savings to all funds of **\$7,323**.

If City Council supports one of the other three Options, it would require a budget amendment to the General Fund:

Option		General Fund	All Funds
Option 3	Even Spread Employee Increase	\$ 2,378	\$ 7,852
Option 4	Silver Plan EE and EC No Cost	\$ 8,173	\$ 15,246
Option 1	No Impact to Employees from FY25 to CY26	\$ 40,177	\$ 56,079



Buffalo Thrive: City of Cibolo's Wellness Committee

Where wellness and teamwork run together

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- Grow and develop future City leaders by giving committee members opportunities to lead initiatives, collaborate cross-departmentally, and build project management and communication skills.
- Support employees in maintaining a healthy work-life balance and strong sense of community.

Role	Responsibilities
Buffalo Wellness Chair	Leads committee meetings, coordinates with PPD to ensure progress toward goals.
PPD Co-Chair or Vice Chair	Provides guidance on policy, benefits, and employee engagement data.
Department Representatives (One rep from each team)	Represent different departments to ensure diverse input.
Wellness Champions	Serve as visible advocates; promote initiatives in the workplace; employee newsletter contributions

Meeting Frequency

- Quarterly meetings (minimum)
- Monthly committee or planning sessions while the committee is forming and its work is getting underway

Focus Areas

1. Physical Wellness: fitness challenges, walking groups, flu shots, nutrition education.
2. Mental & Emotional Wellness: stress management, EAP promotion, mindfulness sessions.
3. Social & Community Wellness: volunteer days, team-building, cultural celebrations.
4. Financial Wellness: retirement planning workshops, budgeting tools, debt counseling.
5. Occupational Wellness: ergonomic assessments, safety training, work-life balance initiatives.
6. Benefits & Cost Awareness: workshops on plan utilization, preventive care, and cost-saving strategies for employees and the City.

Month	Activity	Notes
November/December	Work with Executive Team to put Buffalo Thrive Wellness Committee together	
January	Committee kickoff meeting & member introductions	

February	Employee wellness and benefits utilization survey to refine Wellness Committee goals	
March	Plan out monthly wellness focus points for employees	
April	Plan future wellness fair	
May		
June	Six-month assessment and report to City Manager's Office	
July	Plan for the next six months of committee work	

Medical Marketing Summary

City of Cibolo

Prepared by: HUB International Texas, Inc.

	Annual Premium
BlueCross BlueShield - Triple Option	
Current	\$1,452,992.16
Renewal	\$2,083,083.60
\$ Change	\$630,091.44
% Change	43.37%
Revised	\$1,859,757.72
\$ Change	\$406,765.56
% Change	28.00%
Aetna AFA	
	\$1,966,372.32
\$ Change	\$513,380.16
% Change	35.33%
Cigna	
	Declined to Quote
Curative	
	\$2,066,074.44
\$ Change	\$613,082.28
% Change	42.19%
One-Time Transition Credit	-\$20,000.00
Curative Less Credit	\$2,046,074.44
\$ Change	\$593,082.28
% Change	40.82%
Evry Health	
	\$1,464,624.00
\$ Change	\$11,631.84
% Change	0.80%
Texicare	
	Declined to Quote
UnitedHealthcare	
	\$1,907,624.52
\$ Change	\$454,632.36
% Change	31.29%



City Council Special Meeting Staff Report

C. Discussion/Action on the City's support for a Community Response Drive that involves Partnering with Local Companies and Agencies to Promote a Compassionate, Coordinated Response to the Economic Hardship being experienced by Cibolo Residents by providing Access to Social, Mental, Financial, Religious, Food, and Other Services. (Ms. Sanchez-Stephens)

Meeting	Agenda Group
Thursday, November 6, 2025, 6:30 PM	Discussion/Action Item: 6C.
From	
Wayne Reed, City Manager	

PRIOR CITY COUNCIL ACTION:

None.

BACKGROUND:

Councilmember Sanchez-Stephens is working with a small group of active, concerned residents to hold a Community Response Drive on Saturday, November 15th, starting at 9 am. This event would be coordinated and managed by volunteers, who would solicit interest from local companies, faith-based organizations, and other agencies to be vendors at the event. The purpose of the vent is to promote a compassionate, coordinated response to the economic hardship being experienced by Cibolo residents, including from the Federal Government shutdown, by providing access to social, mental, financial, religious, food, and other services.

The purpose of the Community Response Drive is "no family should face a crisis alone." This can turn empathy into impact. There are seven pillars to this Community Response Drive event:

1. Financial, Counseling, & Assistance
2. Nutrition
3. Quality of Life
4. Health & Wellness (Mental & Physical)
5. Education Support
6. Faith-Based & Religious Services
7. Employment

One area of support for families and individuals in need is utilities. The City of Cibolo allows utility customers to call and request an extension, which allows the extension until their next due date, past the disconnect day; residents that need longer than this or express the need for further help are provided a list of assistance programs (see Attachment 2). The event will promote awareness of options like this example that many may not know about.

The City's role is to support the event by allowing the use of public resources at no cost. The public resources requested for this event are as follows:

- Use of the City Hall parking lot;
- Use of the MEC restrooms;

- Support from the City's social media and EMC signs; and
- Use of traffic barriers for parking lot set-up;

Also, the event would benefit from Councilmembers promoting the event.

Council Feedback:

- Does Council have any additional ideas or concerns not covered?
- What agencies are you aware of that provide social, mental, financial, food, and other services, for which Cibolo residents would be eligible to receive the services?

STAFF RECOMMENDATION:

None. This is a Council policy discussion. Based on Council direction, City staff will follow-up with next steps.

FINANCIAL IMPACT:

Minimal to none. The intent is to support a volunteer led Community Response Drive.

MOTION(S):

SUGGESTED MOTION: I move to support the proposed Community Response Drive on November 15th and the use of public resources at NO COST as follows:

- Use of the City Hall parking lot;
- Use of the MEC restrooms;
- Support from the City's social media and EMC signs; and
- Use of traffic barriers for parking lot set-up;

Attachments

[Att 1 - Community Response Drive with AA Workforce Commission 2025.pdf](#)

[Att 2 - Cibolo Utility Assistance Program Handout.pdf](#)

**City of Cibolo Community Drive – Alamo Area Workforce Commission
November-December 2025**

A Community’s Response to Government Shutdown Relief”

Opening Message: Framing the Crisis

- I wanted to share something that is still in its infancy stage — but growing quickly.
- We need your leadership as we take this forward.
- As this federal shutdown continues, it has evolved from a policy impasse into a moral emergency — one that affects families, children, and entire communities.
- Across the country, federal workers, contractors, and service providers are facing financial hardship, housing instability, and uncertainty about their future.
- Behind every missed paycheck is a family struggling to make ends meet and a community trying to fill in the gaps.
- We cannot sit on the sidelines. Compassion must move us to coordinated action

Who We Are

- Call To Action — Our local response to the federal furlough. (Cibolo, TX)

Purpose & Mission

- Our mission is simple yet profound: No family should face crisis alone.
- We’re providing compassionate, coordinated support to those impacted by the shutdown — transforming compassion into action.
- This isn’t charity — it’s community solidarity: neighbors helping neighbors.

The Six Pillars of Relief

1. Financial Counseling & Assistance

- Partnering with banks, credit unions, and financial experts for debt relief guidance, budgeting tools, and emergency aid.
- Confirmed partner: Credit Human.

2. Nutrition

- Collaborating with grocery stores, restaurants, and food pantries to ensure families have access to fresh food and meal kits.

**City of Cibolo Community Drive – Alamo Area Workforce Commission
November-December 2025**

3. Quality of Life

- Providing help with childcare, transportation, and daily essentials to reduce household strain.
- Supporting military families who must still report to work without pay.

4. Health & Wellness (Mental & Physical)

- Offering mental health counseling, wellness exams, and stress management resources through clinics and faith-based partners.
- Guadalupe NAMI said they will partner with us

5. Education Support

- Ensuring students have lunches, school supplies, and extracurricular support despite financial uncertainty.

6. Faith-Based & Religious Services

- Engaging faith communities to provide prayer, encouragement, and spiritual care for those struggling to find hope.
- Spirit Filled Family Church has they would Partner with us

Example: List of Needs by Pillar

Financial

- Realtors
- Financial Institutions
- Credit Counselors
- Guadalupe County Welfare Board / Social Welfare Organizations

Nutrition

- Grocery Stores
- Food Banks

**City of Cibolo Community Drive – Alamo Area Workforce Commission
November-December 2025**

- Food Pantries
- Farmers Markets

Quality of Life

- Local Businesses (EVO, Santikos, restaurants)
- Donated Gym Memberships
- Gas Cards (especially for military and essential workers)

Health & Wellness(Donated/Discounted)

- Counseling (e.g., NAMI)
- Blood Pressure & Wellness Checks
- Optometry, Dental, and Preventive Care
- Guadalupe Regional Medical Foundation

Nonprofit Partnerships

- Salvation Army
- Goodwill
- NAMI

Education

- Donated Lunches for children of federal workers and contractors
- Counseling support for impacted families
- Sponsorships for extracurricular activities

Community Call to Action

- But we cannot do this alone.
- We are calling on businesses, nonprofits, community organizations, churches, schools, civic groups, and individuals to stand with us as Call to Action Community Partners.
- Every partner — large or small — plays a role in turning compassion into tangible relief.

**City of Cibolo Community Drive – Alamo Area Workforce Commission
November-December 2025**

Event Details & Invitation

- Dates and locations will be announced soon. (November 15, 2025)
- We invite city officials, business leaders, nonprofits, and families to join this collective act of care and service.

Closing Message: The Heart of the Efforts

- The true measure of a community is how it responds in times of hardship.
- While Washington debates policy, we're choosing people.
- This is not about politics — it's about principles: compassion, dignity, and shared humanity.
- Together, we can remind America what unity and neighborly love really look like.

Partner With Us — How You Can Help

- In-kind donations: food, grocery cards, diapers, school supplies, gas cards
- Professional services: financial counselors, mental health providers, legal aid, HR coaches
- Volunteer power: help with intake
- Sponsorships & micro-grants: pay student lunches or any expenses related to kids. Holiday meal kits, gas & grocery store cards (HEB & Walmart).

Contact

Councilwoman Norma Sanchez Stephens

Email: nsanchezstephens@cibolotx.gov

 Phone

Email: lambert.tammi@gmail.com

 Phone: (571) 428-5209

City of Cibolo

Utility Assistance Programs

Need help paying utilities? These programs may be able to help.

TEXAS UTILITY HELP
1-(855) 566-2057

LIHWAP
830-767-2019

RANDOLPH AREA CHRISTIAN ASSISTANCE
PROGRAM (RACAP)
307 PFEIL STREET
SCHERTZ, TEXAS 78154
(210) 658 – 1613



GREATER RANDOLPH AREA SERVICES
PROGRAM (GRASP)
250 DONALAN DRIVE
CONVERSE, TEXAS 78109
(210) 688 – 6351

GOOD SHEPHERD CATHOLIC CHURCH
1065 E LIVE OAK ROAD
SCHERTZ, TEXAS 78154
(210) 658 -4350

AMERICAN RED CROSS
307 W COURT STREET
SEGUIN, TEXAS 78155
(830) 379 - 1224

Cibolo Utility Billing Office
210-658-9900 opt. 1
ubo@cibolotx.gov