



CITY COUNCIL MEETING AGENDA

June 22, 2026

The meeting will start at 6:30 p.m.

This is an in-person meeting at Saugatuck City Hall

102 Butler St, Saugatuck, MI 49453.

The meeting will also be available live, virtually on Zoom.

- 1. Call to Order**
- 2. Pledge of Allegiance**
- 3. Roll Call**
- 4. Mayor's Comments**
- 5. City Manager Comments**
- 6. Agenda Changes (Additions/Deletions)**
- 7. Guest Speakers**
- 8. Public Comment on Agenda Items Only (Limit 3 minutes)**
- 9. Consent Agenda: (Roll Call)**
 - A.** Approval of City Council Workshop Minutes – June 17, 2026. *Pg.3*
 - B.** Approval of City Council Closed Session Minutes – June 17, 2026.
 - C.** Placement of Palette Themed Bike Rack in Coghlin Park. *Pg.7*
 - D.** Resolution No. 260622-A To Amend the Budget of the 2025/2026 General Appropriations Act. *Pg.11*
 - E.** Resolution No. 260622-B Electing to Comply with Provisions of Public Act 152 of 2011 by Exercising the City's Right to Exempt Itself from the Requirements of the Act for the Current Year. *Pg.20*
- 10. Approval of Accounts Payable:**
 - A.** Accounts payable in the amount of \$622,303.12. *(Roll Call) Pg.25*
- 11. Public Hearings**
- 12. Unfinished Business**

NOTICE:

Join online by visiting:

<https://us06web.zoom.us/j/2698572603?omn=89673086984>

Join by phone by dialing:

**(312) 626-6799 -or-
(646) 558-8656**

Then enter "Meeting ID":

2698572603

Please send questions or comments regarding meeting agenda items prior to meeting to: rcummins@saugatuckcity.com

Requests for accommodations or interpretive services must be made 48 hours prior to this meeting. Please contact Saugatuck City Clerk at 269-857-2603 or jwolters@saugatuckcity.com for further Information.

13. New Business:

- A. Employee Health Insurance Benefits for Fiscal Year 2026/2027. *(Roll Call) Pg.27*
- B. Property and Liability Insurance Renewal for 2026/2027. *(Roll Call) Pg.40*
- C. Resolution No. 260622-C To Amend the Terms of the City Manager's Employment Agreement.*(Roll Call) Pg.59*

14. Staff Reports, Boards, Commissions & Committees:

A. Staff Report:

- 1. City Manager. *Pg.63*

B. Boards, Commissions & Committees:

- 1. Fire District Administration Board
- 2. Interurban Board
- 3. Kalamazoo Lake Sewer & Water Authority
- 4. Kalamazoo Lake Harbor Authority
- 5. Zoning Board of Appeals
- 6. Historic District Commission
- 7. Planning Commission
- 8. Parks & Public Works Committee
- 9. Tri-Community Non-Motorized Trail Study Committee
- 10. Water System Operations Contract Advisory Committee
- 11. Logo and Branding Advisory Committee
- 12. Parking Improvements Task Force

15. Public Comments

16. Correspondence:

17. Council Comments

18. Adjourn *(Voice Vote)*



CITY COUNCIL WORKSHOP MEETING MINUTES

June 17, 2026

The City Council met for a Workshop Meeting at 4:00 p.m.

City Hall

102 Butler St., Saugatuck, MI 49453.

Call to Order:

The meeting was called to order by Mayor Anderson at 4:00 p.m.

Attendance:

Present: Mayor Anderson, Mayor Pro Tem Clark and Councilmembers, Dean, Gardner, Muncey, Peterson and Stanton.

Motion by Peterson, second by Stanton to make accommodation for a medical need for councilmember Muncy to join via zoom. Via roll call vote, motion carried 6-0. Councilmember Muncey joined meeting at 4:05 p.m. via zoom.

Absent: None.

Others Present: City Manager Cummins, Attorney Witte, DPW Director Ondersma, Treasurer Bredeweg, and Clerk Wolters.

Agenda Changes: None.

Public Comment on Agenda Items Only: None.

Approval of Minutes:

Regular City Council Meeting Minutes – June 8, 2026:

Motion by Clark, second by Stanton to approve the regular city council meeting minutes from June 8, 2026, as presented. Via roll call vote, unanimously.

Guest Speaker: None.

Discussion Items:

Palette Themed Bike Rack Placement:

DPW Director Mark Ondersma presented the bike rack and explained it was designed and built by Saugatuck High School students and outlined the Public Works committee's recommendation to install it at Coghlin Park. The plan involves relocating a couple of existing benches so the rack can be oriented toward oncoming traffic without bikes intruding on the sidewalk. He highlighted that existing concrete at the chosen site should minimize installation work and that the prominent entrance-to-town location would showcase the student project. Questions were raised about the exact concrete pad being used, potential proximity to another recently installed bike rack near Scooters, and the need to consider that in final placement. The council's discussion on the palette-themed bike rack focused on its origin, design quality, and optimal placement.

Survey Results and Updated Plan for Proposed Warming Station:

Executive Director of the CVB Ashley Siebelink explained that the CVB-led project was updated after the survey: they worked with the same metal fabricator that did the Holland Ice Rink fire pits to design a custom structure. She clarified that the overall layout remains similar—replacing the existing fence along the sidewalk with a concrete sitting wall, keeping the rose garden and existing plantings largely intact, and adding some exterior landscaping. Siebelink confirmed the CVB board has now voted to fund the entire project capital cost, with no upfront city dollars, and that design input has come from community members (including local business owners/designers Martin Horner and John Cannarsa). Some councilmembers emphasized that the concept aligns with shoulder-season goals, the business community survey responses were largely positive, and the CVB’s willingness to fully fund construction makes it an attractive infrastructure amenity. It could create a welcoming gathering space in colder months without materially disrupting current priorities if the CVB manages the project and the city’s role is limited to plan review, snow removal, and routine maintenance. They also noted that other communities like Holland and Fennville have similar amenities and that this fits a broader trend of CVBs investing assessment dollars in public infrastructure rather than just marketing. Some councilmembers voiced concerns such that the Rose/Mize Garden was originally intended as a quiet memorial space tied to the Mize family’s donation. They questioned whether this project belongs in the city’s current priority list, worried about underestimating future DPW time to keep the feature operating and presentable. Other concerns were that survey participation (171 respondents) may not fully reflect broader community sentiment. Alternative locations—particularly Village Square/Village Park—were suggested as potentially better fits to both respect the memorial garden and The conversation ended with a procedural consensus: thanked the CVB and Ashley for the work and generous funding offer, and send the updated Rose Garden concept back to the PPW committee for a new recommendation—particularly on location, fence treatment, and maintenance—followed by Historic District Commission review, then a return to council at a future workshop and, ultimately, a regular meeting vote.

Consent Agreement for Fire Department Sewer Connection and Request to Waive Fees:

City Manager Ryan Cummins explained that the Saugatuck Township Fire Department building on Blue Star Highway currently relies on a small septic system and wants to connect to the city’s sanitary sewer. Because there is no sewer under Blue Star yet, the plan is to connect via Maple Street, which requires going across a neighboring property (subject to an easement) and installing a stub under Maple now so it’s ready when they complete the connection. Under the existing sewer operations contract, this sort of connection is allowed but, due to distance and parcel characteristics, requires a special consent agreement between the city and township. Cummins outlined a draft agreement, developed with legal counsel, in which the city provides the necessary sewer capacity from its allocation, with a baseline usage calculated at roughly six Residential Equivalent Units based on water flow data. If in the future the fire property changes use or expands such that usage exceeds that baseline by more than 15%, the additional capacity would be treated as township capacity. The fire district also asked that connection fees be waived because it is a joint, tax-funded essential service. Council members expressed general support, noting consistency with broader sewer discussions, and the logic of finally getting the fire station off septic. Staff will finalize the red-lined consent agreement with the township and fire district and bring it back for formal approval, assuming no deal-breaking changes.

Employee Health Insurance Benefits for Fiscal Year 2026/2027:

Treasurer Nicole Bredeweg presented a recommendation to largely maintain the structure adopted the prior year while adjusting for cost increases. Last year the city moved from a single low-deductible plan to a menu of options: a higher-deductible HSA-eligible plan and a “low” deductible plan with increased deductibles compared to historical levels. Most employees chose the HSA plan, though some opted for the lower-deductible option, which staff saw as evidence that maintaining both choices is valuable. For the coming fiscal year, the Priority Health renewal comes with about an 11.9% premium increase (roughly \$18,000 more annually), which has already been built into the budget. Staff reviewed alternative carriers and plan designs with their consultant but did not find savings large enough to switch to another carrier. To help offset the increased deductible on the high-deductible option, Bredeweg recommended raising the city’s annual HSA contribution per participating

employee by \$100 (from \$2,500 to \$2,600). The city would continue to pay 100% of employee health insurance premiums, which staff stressed is a major recruitment and retention tool in a competitive municipal labor market. Council questions focused on how employees feel about the plans and whether Priority Health is the right carrier; Cummins reported generally positive feedback, no notable network or service complaints, and strong appreciation for the no-premium structure and HSA support. Gardner suggested periodically gauging employee satisfaction more formally, but overall, the council appeared supportive of renewing the current offerings with the modest HSA contribution increase and avoiding another major plan overhaul this year.

Property and Liability Insurance Renewal for 2026/2027:

Treasurer Nicole Bredeweg explained details of the property and liability insurance policy renewal, it will maintain the city's existing primary liability limits, including \$5 million in municipal general liability, personal injury, public officials liability, and automobile liability, while updating property and payroll exposures to current levels. Property values rose, and payroll exposure increased and the number of insured vehicles remains at 11. These changes, together with broader conditions in the insurance market, result in the annual premium increasing from approximately \$36,775 to \$44,467—an increase of about \$3,692—which has already been included in the budget, so no amendment is required. Councilmember Gardner, who asked whether MML offers a risk review service to help members identify and manage liability exposures. Bredeweg agreed to ask whether such a review is available. Overall, council seemed comfortable with the renewal as presented, seeing the increase as largely market-driven rather than due to city-specific losses.

Budget Amendments for Fiscal Year 2025/2026:

Treasurer Nicole Bredeweg presented the final year-end budget amendments and explained that the amendments. She ensured that no account ends the year over budget. On the revenue side, several categories are performing better than forecast—such as permit fees, Oval Beach revenues, interest earnings, and some smaller items—which reduces the amount of fund balance the city will need to use this year. On the expenditure side, some line items are being increased to reflect actual costs that came in above earlier estimates, as well as changes in how certain operations are structured. A key example is the Oval Beach concession operation, which is now being run under a lease instead of as a city-operated concession; for the current year, related concession revenues and expenditures are being adjusted and folded into the broader Oval Beach operation, and future budgets will reflect this new structure. Overall, she characterized the amendments as routine year-end alignment for compliance and accuracy—capturing stronger-than-expected revenues, normal operational shifts, and specific cost overruns—so the final budget numbers accurately match what the city is actually doing by June 30.

Investment Update:

Treasurer Nicole Bredeweg's investment update showed that the city continues to hold its surplus funds primarily in safe, short-term instruments—CDs, U.S. Treasury bills, and money market/pool accounts—and that overall invested balances remain stable with normal seasonal movement. Total invested funds are about \$13.3 million, slightly down from \$13.7 million at the last report, which she stressed is not a loss but simply reflects shifting some money back into the regular bank account to cover operating needs such as payroll, payables, and other cash flow around year-end. Since the previous report, two CDs matured: one was moved into CDARS (the insured CD program) and one was rolled over for another year, including a new relationship with Consumers Credit Union, where she spread investments across the major street, local street, and motor pool funds. A Treasury bill also matured and was rolled forward for another year (with a minor correction to the maturity year noted on the report). Overall, the portfolio remains heavily weighted toward pooled funds for liquidity, with CDs making up a slightly larger share than before and Treasury bills still a relatively small portion, balancing interest earnings with ready access to cash.

Closed Session:

Motion by Stanton, second by Dean to move into a closed session for the following reasons: Pursuant to MCL 15.268(a) to complete the annual personnel evaluation of the City Manager; and Pursuant to MCL 15.268(e) to consult with the City Attorney regarding the ongoing lawsuits filed against the City by Dune Ridge, captioned Dune Ridge v. City of Saugatuck (Case No. 22-65713-CK) and Dune Ridge v City of Saugatuck (Case No. 21-64709-CZ) regarding trial or settlement strategy, which if discussed in an open meeting would have a detrimental financial effect. Via roll call vote, motion carried unanimously.

City Council moved into closed session at 5:06 p.m.

Motion by Stanton, second by Dean to move into open session. Via roll call vote motion carried unanimously.

City Council moved into open session at 5:56 p.m.

Council Comments:

Councilmember Peterson thanked everyone and commented that it had been a good meeting with strong discussions that advanced several financial items. She then requested follow-up information on three points: (1) an update on how SagaTaco is performing at Oval Beach—both operationally and financially; (2) a return to the more user-friendly, analytical format previously used by Allegan County for police response-time reports; (3) a summary of any current legal lawsuits or claims pending against the City, so council has a clear picture of outstanding legal exposure.

Councilmember Gardner relayed a resident request for basic usage statistics on Saugatuck Wilds. Second, he reported concerns from a neighbor about the Hoffman–Culver Street round stairs near the church, which appear to be shifting and affected by erosion; he observed visible wear there and also on the stairs leading down toward Twin Gables, and he asked that these be inspected soon from both a safety and preservation standpoint, given their iconic nature. Finally, he shared that he had spotted what he thought was an albino red squirrel near his home, then later saw a confirming photo posted on Facebook, mentioning it as an unusual and fun local sighting.

Mayor Pro Tem Clark remarked that it had been a good meeting and expressed appreciation for everyone's input, particularly on the financial and policy items covered.

Councilmember Dean did not have comment.

Councilmember Muncey followed up on Gardner's comment about Saugatuck Wilds by sharing his own observations: he visits the Wilds about once a week and nearly always sees at least one or two cars parked there. He also reminded everyone that Music in the Park was scheduled to start that day; due to rain, the outdoor event had been canceled, but the band would still perform indoors at Wicks Park Bar & Grille.

Councilmember Stanton stated that she had no further comments to add at the end of the meeting.

Mayor Anderson closed by confirming that Tuesday, June 30 would be the city picnic day for staff. She also thanked staff for their thorough reports and well-prepared packet materials for the workshop.

Adjournment:

Motion by Peterson, second by Dean to adjourn the meeting. Upon voice vote, motion unanimously. Mayor Anderson adjourned the meeting at 6:01 p.m.

Respectfully Submitted

Jamie Wolters, City Clerk



City Council Agenda Item Report

FROM: Mark Ondersma – Director of Public
MEETING DATE: Works June 22, 2026
SUBJECT: CVB Palette Themed Bike Rack Placement

DESCRIPTION:

In October 2025, City Council approved a proposal from the Saugatuck-Douglas Area Convention & Visitors Bureau (CVB) to install an artistic bike rack featuring a palette-themed design. This bike rack was created by students at Saugatuck High School as part of a local design initiative.

After reviewing potential placement options, the PPW Committee recommends installing the bike rack in Coghlin Park along Culver Street, near the existing benches. This location provides high visibility and accessibility for cyclists while enhancing the park environment.

In addition to serving a practical purpose, the bike rack functions as a piece of public art that highlights the creativity and talent of local students.

BUDGET ACTION REQUIRED:

N/A

COMMITTEE/COMMISSION REVIEW:

The Parks & Public Works Committee has reviewed. The Historic District Commission will also have to approve if placed in the district.

LEGAL REVIEW:

N/A

SAMPLE MOTION:

Motion to Approve/Deny the Palette Themed Bike Rack Placement as presented.

CVB Funded Artsy Bike Rack Placement

Last year, the Saugatuck Douglas Area Convention & Visitors Bureau (CVB) partnered with the Industrial Arts class at Saugatuck High School to create a custom, artistic bike rack for installation in downtown Saugatuck.

The bike rack concept was created by Saugatuck High School student Tessa Knap as part of the school's Architecture and Design class. Inspired by the iconic paint palette sign that has long symbolized the area's thriving arts scene, the design reflects the unique artistic identity of Saugatuck and Douglas.

Students Nolan LaLoade and Nick Mohr brought the design to life through the fabrication process in their Industrial Arts class. Their work transformed the original concept into a durable, functional piece of public art that will be enjoyed by residents and visitors for years to come.

The bike rack is now ready for installation.

CVB staff presented the bike rack to the Parks & Public Works Committee at their June 2 meeting. After discussion, the PPW committee recommended that the bike rack be placed at Coghlin Park. The goal is to place it in a visible, high-traffic location where it can serve both as functional bicycle parking and as a unique piece of public art showcasing the creativity of our local students.

Thank you for your consideration and support of this collaborative community project.









City Council Agenda Item Report

FROM: Ryan Cummins, City Manager
Nicole Bredeweg, Treasurer/Finance Officer

MEETING DATE: June 22, 2026

SUBJECT: Budget Amendments for Fiscal Year 25-26

DESCRIPTION:

As we are nearing the end of the fiscal year, staff is proposing the attached final budget amendments. These amendments are intended to align the budget with current year activity, adjust for revenues and expenses that varied from original expectations, and account for timing changes related to projects and capital expenditures.

Overall, the proposed amendments reflect updated revenue projections, revised departmental expenditure needs, and adjustments to fund balance usage based on current year activity

General Fund highlights include:

- Increased revenues from property taxes, permit fees, revenue sharing, parking lot fees, Oval Beach fees, interest earned, boat slip fees, miscellaneous donations and income, and use tax/election reimbursement revenue.
- A reduction in budgeted Oval Concession revenue, reflecting the change in concession operations.
- A significant reduction in the budgeted transfer from fund balance, reflecting higher-than-budgeted revenues and reduced appropriations in several areas.
- Reduced appropriations in several departments where spending is projected to come in under budget.
- Increased appropriations in selected areas where current year activity is projected to exceed budget.

Major Street Fund highlights include:

- Increased revenues from county road millage, Act 51 fees, and interest.

- Reduced reliance on fund balance.
- Decreased appropriations for maintenance.

Local Street Fund highlights include:

- Increased revenues from local road millage, county road millage, Act 51 fees, and interest.
- Reduced contributions from local units and reduced use of fund balance, reflecting timing and scope changes for street-related projects.
- Decreased appropriations for maintenance contractual services and capital outlay, while retaining budget capacity for work that may still be completed or billed before fiscal year-end.

Sewer Capital Projects Fund highlights include:

- Increased sewer fee and interest revenue.
- Reduced use of fund balance.

Water Capital Projects Fund highlights include:

- Increased revenues from water fees, water infrastructure fees, and interest.
- Reduced contributions from local units and reduced use of fund balance, reflecting the current timing of water-related capital project activity.
- Reduced appropriations for contractual services and capital outlay, while retaining budget capacity for remaining project costs that may be billed before fiscal year-end.

Motor Pool Fund highlights include:

- Increased revenues from motor pool charges, interest earned, sale of fixed assets, and miscellaneous income.
- Reduced use of fund balance.
- Reduced appropriations in several operating categories.

LEGAL REVIEW:

The City Attorney will be available at your meeting to answer any questions you may have.

SAMPLE MOTION:

Motion to approve Resolution No. 260622-A to amend the budget of the 2025/2026 general appropriations act.

**CITY OF SAUGATUCK
COUNTY OF ALLEGAN
STATE OF MICHIGAN**

RESOLUTION NO. 260622-A

**A RESOLUTION TO AMEND THE BUDGET OF THE 2025/2026 GENERAL
APPROPRIATIONS ACT**

Council Member _____, offered the following resolution and moved for its adoption, seconded by Council Member _____:

WHEREAS, in accordance with the Uniform Budgeting and Accounting Act, 1968 PA 2, as amended, the Budget Hearings of Local Governments Act, 1963 PA 43, and Chapter VII of the City Charter, the City Council of the City of Saugatuck established and approved the City's budget for fiscal year commencing July 1, 2025 and ending June 30, 2026; and

WHEREAS, the City Manager has recommended that said budget be amended based on new information now available; and

WHEREAS the Council is authorized by statute to amend the budget throughout the fiscal year as it becomes apparent that a deviation from the original general appropriations act is necessary; and

WHEREAS the Council is authorized to make additional appropriations during the fiscal year.

NOW, THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. The City Council of the City of Saugatuck amends the 2025/2026 budget as follows:

GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 101 GENERAL FUND		
101-000-402.000	REAL PROPERTY TAXES	10,880.00	Revenue
101-000-445.000	PENALTIES & INTEREST	4,337.00	Revenue
101-000-447.000	ADMINISTRATION FEE	3,006.00	Revenue
101-000-478.000	PERMIT FEES	55,000.00	Revenue
101-000-543.000	STATE GRANTS-PUBLIC SAFE	1,419.00	Revenue
101-000-548.000	STATE GRANTS	2,128.00	Revenue
101-000-643.000	CHARGES FOR SERVICES	1,200.00	Revenue
101-000-651.000	OVAL BEACH FEES	125,000.00	Revenue
101-000-652.000	OVAL CONCESSION	(21,761.00)	Revenue
101-000-655.000	POLICE & ORDINANCE FEES	500.00	Revenue
101-000-665.000	INTEREST EARNED	80,000.000	Revenue
101-000-670.000	BOAT SLIP FEES	(4,000.00)	Revenue
101-000-682.000	USE TAX & ELECTION FEES	4,000.00	Revenue
101-000-697.000	TRANSFER FROM FUND BAL	(509,609.00)	Revenue
101-101-803.000	LEGAL FEES	(25,000.00)	Council

101-173-803.000	SALARY/WAGES	6,000.00	Admin
101-173-803.000	LEGAL FEES	(10,000.00)	Admin
101-215-720.000	FRINGE BENEFITS	2,000.00	Clerk
101-215-727.000	OFFICE SUPPLIES	1,000.00	Clerk
101-215-801.000	CONTRACTUAL SERVICES	(10,000.00)	Clerk
101-215-803.000	LEGAL FEES	1,000.00	Clerk
101-215-850.000	TELEPHONE	500.00	Clerk
101-253-720.000	FRINGE BENEFITS	1,500.00	Finance
101-253-727.000	OFFICE SUPPLIES	4,000.00	Finance
101-253-850.000	TELEPHONE	500.00	Finance
101-253-860.000	EDUCATION TRAINING	500.00	Finance
101-257-727.000	OFFICE SUPPLIES	(1,000.00)	Assessing
101-257-801.000	CONTRACTUAL SERVICES	1,000.00	Assessing
101-257-807.000	TRIBUNAL CHARGEBACKS	(1,000.00)	Assessing
101-257-900.000	PRINT & PUBLISHING	1,000.00	Assessing
101-265-702.000	SALARY/WAGES	1,000.00	City Hall
101-265-801.000	CONTRACTUAL SERVICES	(2,000.00)	City Hall
101-265-920.000	UTILITIES	1,000.00	City Hall
101-301-702.002	RESERVE OFFICERS	1,000.00	Sheriff
101-441-702.000	SALARY/WAGES	15,000.00	PW
101-441-720.000	FRINGE BENEFITS	(10,000.00)	PW
101-441-930.000	REPAIRS & MAINTENANCE	2,000.00	PW
101-441-945.000	CAPITAL OUTLAY	(25,000.00)	PW
101-441-946.000	EQUIPMENT RENTAL	35,000.00	PW
101-441-960.000	SIGNS	(10,000.00)	PW
101-721-702.000	SALARY/WAGES	3,000.00	Planning
101-721-720.000	FRINGE BENEFITS	(6,000.00)	Planning
101-721-727.000	OFFICE SUPPLIES	2,500.00	Planning
101-751-730.000	SUPPLIES	5,000.00	Parks
101-751-801.000	CONTRACTUAL SERVICES	(50,000.00)	Parks
101-751-920.000	UTILITIES	15,000.00	Parks
101-751-928.000	TRASH	(5,000.00)	Parks
101-751-960.000	SIGNS	(20,000.00)	Parks
101-756-730.000	SUPPLIES	5,000.00	Oval
101-756-850.000	TELEPHONE	1,000.00	Oval
101-756-900.000	PRINTING & PUBLISHING	1,000.00	Oval
101-756-930.000	REPAIRS & MAINTENANCE	10,000.00	Oval
101-756-946.000	EQUIPMENT RENTAL	10,000.00	Oval
101-756-960.000	SIGNS	1,000.00	Oval
101-756-970.000	CAPITAL OUTLAY	30,000.00	Oval
101-758-702.000	SALARY	(20,000.00)	Concession
101-758-720.000	FRINGE BENEFITS	(2,000.00)	Concessions
101-758-730.000	SUPPLIES	(20,000.00)	Concession
101-965-998.203	TRANSFER TO LOCAL STREETS	(200,000.00)	Transfers

GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 202 MAJOR STREETS		
	NONE		
GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 203 LOCAL STREETS		
203-000-402.000	LOCAL ROAD MILLAGE	2,000.00	Revenue
203-000-538.000	COUNTY ROAD MILLAGE	38,000.00	Revenue
203-000-665.000	INTEREST	30,000.00	Revenue
203-000-697.000	FUND BALANCE	138,000.00	Revenue
203-000-699.000	DUE FROM OTHER FUNDS	(200,000.00)	Revenue
203-463-702.000	SALARY/WAGES	6,000.00	Maintenance
203-463-720.000	FRINGE BENEFITS	4,000.00	Maintenance
203-463-801.000	CONTRACTUAL SERVICES	(10,000.00)	Maintenance
203-464-702.000	SALARY/WAGES	1,000.00	Winter
203-464-720.000	FRINGE BENEFITS	(1,000.00)	Winter
203-464-727.000	SUPPLIES	2,000.00	Winter
GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 661 MOTOR POOL		
661-000-664.000	MOTOR POOL REVENUE	50,000.00	Revenue
661-000-665.000	INTEREST	6,000.00	Revenue
661-000-673.000	SALE OF FIXED ASSETS	37,000.00	Revenue
661-000-674.000	MISC DONATIONS & INCOME	5,500.00	Revenue
661-443-920.000	UTILITIES	2,000.00	Motor Pool

2. The funds appropriated shall be approved pursuant to the authority granted by the Saugatuck City Charter.
3. An appropriation is not a mandate to spend.
4. All resolutions or parts of resolutions in conflict with this Resolution are rescinded.

YEAS: Council Members:

NAYS: Council Members:

ABSTAIN: Council Members:

ABSENT: Council Members:

RESOLUTION DECLARED ADOPTED.

Dated: _____

Holly Anderson, Mayor

Dated: _____

Jamie Wolters, City Clerk

CERTIFICATION

I, Jamie Wolters, the City Clerk of the City of Saugatuck do hereby certify the foregoing is a true and complete copy of a resolution adopted by the Saugatuck City Council at a regular meeting held October 23, 2023, in compliance with the Open Meetings Act, Act No. 267 of the Public Acts of Michigan, 1976, as amended, the minutes of the meeting were kept and will be or have been made available as required by said Act.

Attest:

Jamie Wolters, City Clerk

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
Fund 101 - GENERAL FUND				
101-000-402.000	REAL PROPERTY TAXES	2,500,000.00	10,880.00	2,510,880.00
101-000-445.000	PENALTIES & INTEREST	15,000.00	4,337.00	19,337.00
101-000-447.000	ADMINISTRATION FEE	128,000.00	3,006.00	131,006.00
101-000-478.000	PERMIT FEES	125,000.00	55,000.00	180,000.00
101-000-543.000	STATE GRANTS - PUBLIC SAFETY		1,419.00	1,419.00
101-000-548.000 *	STATE GRANTS		2,128.00	2,128.00
101-000-643.000	CHARGES FOR SERVICE	1,200.00	1,200.00	2,400.00
101-000-651.000	OVAL BEACH FEES	590,000.00	125,000.00	715,000.00
101-000-652.000 *	OVAL CONCESSION	100,000.00	(21,761.00)	78,239.00
101-000-655.000	POLICE & ORDINANCE FEES	1,750.00	500.00	2,250.00
101-000-665.000	INTEREST EARNED	200,000.00	80,000.00	280,000.00
101-000-670.000	BOAT SLIP FEES	28,000.00	(4,000.00)	24,000.00
101-000-682.000	USE TAX & ELECTION FEES	18,500.00	4,000.00	22,500.00
101-000-697.000	TRANSFER FROM FUND BALANCE	1,148,963.00	(509,609.00)	639,354.00
Dept 101 - COUNCIL				
101-101-803.000	LEGAL FEES	250,000.00	(25,000.00)	225,000.00
Dept 173 - CITY ADMINISTRATION				
101-173-702.000	SALARY/WAGES	135,000.00	6,000.00	141,000.00
101-173-803.000	LEGAL FEES	60,000.00	(10,000.00)	50,000.00
Dept 215 - CITY CLERK				
101-215-720.000	FRINGE BENEFITS	68,000.00	2,000.00	70,000.00
101-215-727.000	OFFICE SUPPLIES	2,500.00	1,000.00	3,500.00
101-215-801.000 *	CONTRACTUAL SERVICES	41,000.00	(10,000.00)	31,000.00
101-215-803.000	LEGAL FEES	9,000.00	1,000.00	10,000.00
101-215-850.000	TELEPHONES	3,600.00	500.00	4,100.00
Dept 253 - CITY TREASURER				
101-253-720.000	FRINGE BENEFITS	44,000.00	1,500.00	45,500.00
101-253-727.000	OFFICE SUPPLIES	5,600.00	4,000.00	9,600.00
101-253-850.000	TELEPHONE	1,600.00	500.00	2,100.00
101-253-860.000	EDUCATIONAL TRAINING	3,000.00	500.00	3,500.00
Dept 257 - ASSESSING				
101-257-727.000	OFFICE SUPPLIES	1,300.00	(1,000.00)	300.00
101-257-801.000	CONTRACTUAL SERVICES	41,000.00	1,000.00	42,000.00
101-257-807.000	TRIBUNAL CHARGEBACKS	1,500.00	(1,000.00)	500.00
101-257-900.000	PRINTING & PUBLISHING	750.00	1,000.00	1,750.00
Dept 265 - CITY HALL				
101-265-702.000	SALARY/WAGES	10,500.00	1,000.00	11,500.00
101-265-801.000	CONTRACTUAL SERVICES	11,500.00	(2,000.00)	9,500.00

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
101-265-920.000	UTILITIES	5,200.00	1,000.00	6,200.00
Dept 301 - SHERIFF				
101-301-702.002	RESERVE OFFICERS	12,000.00	1,000.00	13,000.00
Dept 441 - PUBLIC WORKS				
101-441-702.000	SALARY/WAGES	226,000.00	15,000.00	241,000.00
101-441-720.000	FRINGE BENEFITS	170,000.00	(10,000.00)	160,000.00
101-441-930.000	REPAIRS & MAINTENANCE	3,000.00	2,000.00	5,000.00
101-441-945.000	CAPITAL OUTLAY	125,000.00	(25,000.00)	100,000.00
101-441-946.000	EQUIPMENT RENTAL	107,000.00	35,000.00	142,000.00
101-441-960.000 *	SIGNS	35,000.00	(10,000.00)	25,000.00
Dept 721 - PLANNING/ZONING				
101-721-702.000	SALARY/WAGES	48,000.00	3,000.00	51,000.00
101-721-720.000	FRINGE BENEFITS	30,000.00	(6,000.00)	24,000.00
101-721-727.000	OFFICE SUPPLIES	4,200.00	2,500.00	6,700.00
Dept 751 - PARKS & RECREATION				
101-751-730.000	SUPPLIES	27,000.00	5,000.00	32,000.00
101-751-801.000 *	CONTRACTUAL SERVICES	105,000.00	(50,000.00)	55,000.00
101-751-920.000	UTILITIES	30,500.00	15,000.00	45,500.00
101-751-928.000	TRASH	20,000.00	(5,000.00)	15,000.00
101-751-960.000 *	SIGNS	30,000.00	(20,000.00)	10,000.00
Dept 756 - OVAL BEACH				
101-756-730.000	SUPPLIES	22,000.00	5,000.00	27,000.00
101-756-850.000	TELEPHONE	4,700.00	1,000.00	5,700.00
101-756-900.000	PRINTING & PUBLISHING	2,000.00	1,000.00	3,000.00
101-756-930.000 *	REPAIRS & MAINTENANCE	10,000.00	10,000.00	20,000.00
101-756-946.000	EQUIPMENT RENTAL	37,000.00	10,000.00	47,000.00
101-756-960.000	SIGNS	2,500.00	1,000.00	3,500.00
101-756-970.000 *	CAPITAL OUTLAY	328,000.00	30,000.00	358,000.00
Dept 758 - OVAL CONCESSION				
101-758-702.000	SALARY	45,000.00	(20,000.00)	25,000.00
101-758-720.000	FRINGE BENEFITS	5,000.00	(2,000.00)	3,000.00
101-758-730.000	SUPPLIES	50,000.00	(20,000.00)	30,000.00
Dept 965 - TRANSFERS				
101-965-998.203 *	TRANSFER TO LOCAL STREETS	275,000.00	(200,000.00)	75,000.00
Fund 203 - LOCAL STREETS				
203-000-402.000	LOCAL ROAD MILLAGE	415,000.00	2,000.00	417,000.00
203-000-538.000	COUNTY ROAD MILLAGE	95,000.00	38,000.00	133,000.00
203-000-665.000	INTEREST	70,000.00	30,000.00	100,000.00
203-000-697.000	FUND BALANCE	63,000.00	138,000.00	201,000.00

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
203-000-699.000	DUE FROM OTHER FUNDS	275,000.00	(200,000.00)	75,000.00
Dept 463 - ROUTINE MAINTENANCE				
203-463-702.000	SALARY/WAGES	21,000.00	6,000.00	27,000.00
203-463-720.000	FRINGE BENEFITS	9,000.00	4,000.00	13,000.00
203-463-801.000 *	CONTRACTUAL SERVICES	185,000.00	(10,000.00)	175,000.00
Dept 464 - WINTER MAINTENANCE				
203-464-702.000	SALARY/WAGES	17,000.00	1,000.00	18,000.00
203-464-720.000	FRINGE BENEFITS	8,500.00	(1,000.00)	7,500.00
203-464-727.000	SUPPLIES	11,000.00	2,000.00	13,000.00
Fund 661 - MOTOR POOL FUND				
661-000-664.000	MOTOR POOL REVENUE	240,000.00	50,000.00	290,000.00
661-000-665.000	INTEREST	18,000.00	6,000.00	24,000.00
661-000-673.000	SALE OF FIXED ASSETS	5,000.00	37,000.00	42,000.00
661-000-674.000	MISC DONATIONS & INCOME		5,500.00	5,500.00
Dept 443 - MOTOR POOL				
661-443-920.000	UTILITIES	9,000.00	2,000.00	11,000.00



City Council Agenda Item Report

FROM: Nicole Bredeweg

MEETING DATE: June 22, 2026

SUBJECT: Resolution No. 260622-B (PA 152 Compliance)

DESCRIPTION:

The Michigan Department of Transportation requires certification of compliance with PA 152 to receive Michigan Transportation Fund payments. The Michigan legislature in 2011 adopted Act No. 152 which regulates municipal employee benefit expenditures. Under the Act, communities are given the option to exempt itself from the requirements of the Act for compliance.

The City of Saugatuck has been proactive in an effort to reduce and manage responsibly all employee costs, especially health care expenditures. Annually the City reviews the cost of health care benefits for its employees and adjusts the yearly plan accordingly to keep costs acceptable relative to budget constraints and wage levels. The city has worked with its employees to maintain health care costs. Employees have agreed to coverage changes, increased deductibles, increased copays, and increased prescription costs to maintain acceptable levels. The City does not have any collective bargaining units (non-union).

Due to unforeseen consequences of the federal government's Affordable Care Act, health care plan providers now use the age of an employee to establish cost. Prior to the federal government's involvement, the plan options/rates were based on single, double, or family participation regardless of age. Now plan providers set rates higher for employees that are older. The premiums paid by the city over the last 10 years for health care benefits for the City's workforce are as follows: 2017 \$104,000, 2018 \$98,746, 2019 \$97,992.60, 2020 \$84,409, 2021 \$84,462, 2022 \$88,786, 2023 \$105,316, 2024 \$110,268, 2025 \$137,748, 2026 \$125,834.83.

Other local governments in the state have exercised their right to exempt themselves from the requirements of Act 152 while continuing a commitment to reduce long-term costs for medical (and other) benefits. A "one size fits all" approach to managing medical benefit costs, as implemented using hard-caps, may not serve all local governments in Michigan because it fails to account for the local job market, total compensation packages offered to other public employees and age of employees. The Saugatuck Township, Kalamazoo Lake Sewer Water Authority, and Saugatuck Fire District do not have an employee contribution requirement toward health insurance premiums. The City of Douglas adopted monthly employee contribution rates for its HMO and HSA health insurance plans of \$60 for employee-only coverage, \$80 for two-person coverage, and \$100 for family coverage.

BUDGET ACTION REQUIRED:

The premium is built into the FY2026-2027 budget under Insurance expenditures. No amendment is needed.

COMMITTEE/COMMISSION REVIEW:

N/A

LEGAL REVIEW:

N/A

SAMPLE MOTION:

Motion to **approve/deny** Resolution No. 260622-B as presented.

**COUNTY OF ALLEGAN
STATE OF MICHIGAN**

RESOLUTION NO. 260622-B

**A RESOLUTION ELECTING TO COMPLY WITH THE PROVISIONS OF PUBLIC ACT 152
OF 2011 BY EXERCISING THE CITY’S RIGHT TO EXEMPT ITSELF FROM THE
REQUIREMENTS OF THE ACT FOR THE CURRENT YEAR**

At a regular meeting of the City Council for the City of Saugatuck, Michigan, held at the City of Saugatuck City Hall, Saugatuck, Michigan, on the 22nd day of June 2026, at 6:00 p.m.

PRESENT: _____

ABSENT: _____

The following Resolution was offered by Council Member _____ and supported by Council Member _____:

RESOLUTION

WHEREAS, on September 27, 2011 the Publicly Funded Health Insurance Contribution Act, Act No. 152 of the Public Acts of Michigan of 2011 (“Act 152”), became effective in the State of Michigan; and

WHEREAS, the Michigan Department of Transportation (“MDOT”) requires certification of compliance with the Act in order to receive Michigan Transportation Fund payments; and

WHEREAS, under Act 152, communities are given the option to exempt itself of the requirements of the Act 152 to obtain MDOT certification compliance; and

WHEREAS, Act 152 establishes standards and a process with respect to medical benefit plans offered by public employers; and

WHEREAS, the City of Saugatuck has historically recognized, in its role as steward for the public funds entrusted to it, that it must efficiently manage those limited resources; and

WHEREAS, the City of Saugatuck constantly engages in a review of expenditures in order to maximize the value it receives for goods and services; and

WHEREAS, the City Council of the City of Saugatuck believes that, as the elected representatives for the City and answerable directly to the City’s voters, it is best positioned to determine

what benefits (including medical benefits) ought to be offered in order to attract and retain the best qualified City employees at the lowest overall costs; and

WHEREAS, the City Council of the City of Saugatuck further believes that compensation determinations for City employees are most properly the responsibility of the City’s elected representatives, and not the State of Michigan or its officials; and

WHEREAS, to express its support for home rule government and to recognize that it is the City Council’s duty to manage City affairs in order to be most responsive to City voters, taxpayers and residents.

NOW, THEREFORE, IT IS RESOLVED that:

1. Pursuant to Section 8 of Act 152, the City of Saugatuck hereby exempts itself from the requirements of Act 152 for the current year.
2. All resolutions and parts of resolutions in conflict herewith are, to the extent of such conflict, repealed.

YEAS: Council Members: _____

NAYS: Council Members: _____

ABSTAIN: Council Members: _____

ABSENT: Council Members: _____

ADOPTED this 22nd day of June, 2026.

CITY OF SAUGATUCK

BY: _____
Holly Anderson, Mayor

BY: _____
Jamie Wolters, City Clerk

CERTIFICATION

I, Jamie Wolters, the duly appointed Clerk of the City of Saugatuck, do hereby certify that the foregoing is a true and complete copy of a Resolution adopted by the City of Saugatuck at a regular meeting held June 22, 2026, in compliance with the Open Meetings Act, Act No. 267 of the Public Acts of Michigan, 1976, as amended, the minutes of the meeting were kept and will be or have been made available as required by said Act.

CITY OF SAUGATUCK

BY: _____
Jamie Wolters, City Clerk

06/19/2026 10:16 AM
User: NICOLE
DB: Saugatuck

INVOICE APPROVAL BY INVOICE REPORT FOR CITY OF SAUGATUCK
POST DATES 07/01/2025 - 06/26/2026
BOTH JOURNALIZED AND UNJOURNALIZED
OPEN

Page: 1/2

Vendor Name	Description	Amount
1. ALLEGAN COUNTY SHERIFF		
	MAY '26 CORRECTIONS SERVICES	213.00
2. AQUATIC DOCTORS LAKE MGT INC		
	MILFOIL TREATMENT	35,185.00
3. BASIC		
	'26 - '27 SECTION 125 POP FEE	101.76
4. BENDZINSKI & CO. MUNICIPAL FINANCE		
	CONTRACT DISCUSSIONS	3,750.00
5. BILLS DOZER SERVICE INC		
	OVAL BEACH GRADING	4,000.00
6. BOAT LIFTS UNLIMITED INC		
	BOUY INSTALLS	935.00
7. CAPITAL ONE		
	MAY '26 STATEMENT BALANCE	149.34
8. COMCAST		
	05/28 - 06/27 INTERNET SERVICE	237.90
9. COMMERCIAL RECORD		
	ORDINANCE, BUDGET, WICKWOOD INN	252.00
10. EDGEWATER RESOURCES		
	KLHA INITIATIVE	950.32
11. FAHEY SCHULTZ BURZYCH RHODES		
	MAY '26 GENERAL	3,713.50
	MAY '26 ZONING	2,713.50
	MAY '26 CITY COUNCIL	2,695.50
	MAY '26 FOIA	397.50
	MAY '26 MANAGER	945.00
	MAY '26 DUNE RIDGE V (ORIGINAL ACTION)	7,470.00
	MAY '26 LIDGARD V CITY OF SAUGATUCK ET AL (25-	199.50
	MAY '26 2023 STR LEGAL ISSUES/TASK FORCE	769.50
	MAY '26 WATER AND SEWER	217.00
	TOTAL	19,121.00
12. FLEIS & VANDENBRINK ENGINEERING INC		
	05/03 - 05/30 ENGINEERING FEES - MT. BALDHEAD	240.00
	05/03 - 05/30 ENGINEERING FEES - GEN CONSULT	3,731.78
	TOTAL	3,971.78
13. FRONTIER		
	04/20 - 05/19 SERVICE - OVAL BEACH	136.16
14. GFL ENVIRONMENTAL SERVICES USA, LLC		
	ROLL-OFF BOX	300.00
	ROLL-OFF BOX	300.00
	ROLL-OFF BOX / TRUCK / DISPOSAL	1,606.82
	TOTAL	2,206.82
15. GIVE 'EM A BRAKE		
	SIGN STANDS AND POSTS	889.98
16. IHLE AUTO PARTS		
	MAY '26 MOTOR PURCHASES	42.80
17. JOHN DEERE FINANCIAL		
	02/11 - 05/10 JOHN DEERE STATEMENT BALANCE	258.13
	??/? - 06/08 POWERPLAN STATEMENT BALANCE	9,306.20
	TOTAL	9,564.33
18. KEPPEL'S LOCK & SAFE CO.		
	REKEY @ OVAL BEACH	120.00
	SERVICE CALL AND DUPLICATE KEYS	208.75
	TOTAL	328.75
19. MC NALLY ELEVATOR COMPANY INC		

Vendor Name	Description	Amount
	ELEVATOR SERVICE	2,149.10
20. MERCHANTS BANCARD NETWORK		
	MAY '26 CC PROCESSING - BEACH GATE	698.79
	MAY '26 CC PROCESSING - PLANNING AND ZONING, C	680.78
	TOTAL	1,379.57
21. MERS		
	JUN '26 RETIREMENT	4,499.98
22. MICHIGAN GAS UTILITIES		
	04/27 - 05/21 SERVICE - 345 BUTLER	56.55
	04/27 - 05/21 SERVICE - 102 BUTLER	57.31
	04/27 - 05/23 SERVICE - 3338 BLUE STAR	127.18
	TOTAL	241.04
23. NET2PHONE INC		
	JUN '26 PHONE SERVICE	270.51
24. ODC NETWORK		
	INVASIVE SPECIES, SIGNAGE, SHNA TRAIL ASSESSME	49,860.00
25. PLUMBER'S PORTABLE TOILET SERVICE		
	PORTABLE TOILETS - CULVER LOT	295.00
	PORTABLE TOILETS - OVAL BEACH	1,015.00
	TOTAL	1,310.00
26. PURITY CYLINDER GASES INC		
	WELDER	60.43
27. REPCOLITE		
	MAY '26 STATEMENT BALANCE	111.73
28. REPUBLIC SERVICES		
	MAY '26 DISPOSAL AND PICKUP SERVICE - BLUE STA	24.00
29. SCHIPPERS EXCAVATING INC		
	2026 SAUGATUCK STREET AND UTILITY IMPROVEMENTS	470,755.57
30. SEPTIC TANK SYSTEMS CO INC		
	PORTABLE REST ROOM - OVAL BEACH	1,000.00
31. SHORELINE TECHNOLOGY SOLUTIONS		
	NEW MONITORS / DOCKING STATION-DPW SUPER	699.00
32. STANDARD INSURANCE COMPANY		
	JUL '26 INSURANCE	502.47
33. STINGERS PEST CONTROL		
	PEST CONTROL - DPW	183.30
34. ULINE		
	DPW GARBAGE CAN	1,541.01
35. VAN TILL'S GREENHOUSE		
	VARIOUS	1,509.58
36. WALKER CONSULTANTS INC		
	PARKING STUDY	3,958.75
37. WYOMING ASPHALT PAVING CO		
	INFRA RED TOP	211.14
TOTAL - ALL VENDORS		622,303.12
FUND TOTALS:		
Fund 101 - GENERAL FUND		281,426.09
Fund 202 - MAJOR STREETS		228.70
Fund 203 - LOCAL STREETS		198,832.13
Fund 496 - SEWER CAPITAL PROJECTS FUND		1,875.00
Fund 497 - WATER CAPITAL PROJECTS FUND		130,145.70
Fund 661 - MOTOR POOL FUND		9,795.50



City Council Agenda Item Report

FROM: Ryan Cummins, City Manager
Nicole Bredeweg, Treasurer/Finance Officer

MEETING DATE: June 22, 2026

SUBJECT: Employee Health Insurance Benefits for FY 26-27

DESCRIPTION:

The City's employee health insurance agent, Gallagher Benefit Services LLC, has provided renewal information and plan options for employee health insurance coverage for the upcoming fiscal year.

The quote to renew the City's current Priority Health plans would result in an 11.91% increase, which equates to an annual increase of \$18,359.04. Total annual premium would increase from \$154,145.92 to \$172,504.96.

The City currently offers multiple Priority Health plan options, including both traditional HMO and high-deductible HSA-qualified plans. Staff reviewed the renewal information and evaluated the available options, including the impact to the City, the impact to employees, plan design changes, deductible and out-of-pocket exposure, prescription coverage, and overall competitiveness of the City's benefits package.

The City currently pays 100% of the employee premium for health insurance. This benefit remains an important part of the City's employee retention and recruitment strategy, particularly in a competitive municipal employment environment.

REVIEW PROCESS

Staff reviewed the renewal options and compared the available plans against the City's current employee needs and overall benefit structure. In staff's opinion, while cost savings were considered, the available alternatives did not provide enough savings to justify significant disruption to employees or a major reduction in the City's benefit offering.

Staff also reviewed the City's Health Savings Account contribution for employees enrolled in the high-deductible health plan. The City currently contributes \$2,500 annually to eligible employee HSAs. In order to maintain the value of this benefit and help offset employee exposure under the high-deductible plan, staff recommends increasing the City's annual HSA contribution to \$2,600.

RECOMMENDATION

Staff recommends renewing the City's employee health insurance coverage as presented and increasing the City's annual HSA contribution from \$2,500 to \$2,600 for eligible employees enrolled in the high-deductible health plan.

BUDGET ACTION:

None at this time.

LEGAL REVIEW:

None at this time.

SAMPLE MOTION:

Motion to approve the employee health insurance renewal as presented and to increase the City's annual Health Savings Account contribution for eligible employees enrolled in the high-deductible health plan from \$2,500 to \$2,600 for FY 26-27.



2026 - 2027

Health Insurance Recommendation

Nicole Bredeweg

EMPLOYEE HEALTH INSURANCE RENEWAL FY 2026-2027 RECOMMENDATION:

- Renew the existing employee health insurance plan structure.
- Continue offering both low-deductible and HSA-eligible plan options.
- Increase the City's annual HSA contribution from \$2,500 to \$2,600.

Last year was the larger decision point. This year's recommendation is to maintain the structure that was put in place and avoid unnecessary disruption to employees.

WHAT CHANGED LAST YEAR

FY 2025-2026 PLAN STRUCTURE:

- The City moved from the prior plan structure to a menu of options.
 - Employees in partner counties were offered West Michigan Partners plan options.
 - Employees outside partner counties were offered non-partner plan options.
- HSA-eligible high-deductible options were added.
- The goal was to manage cost increases while preserving competitive benefits.

Last year's change helped reduce the projected cost increase while maintaining strong employee benefits. It also gave employees more choice based on their own needs.

CURRENT EMPLOYEE ELECTIONS:

- 2 employees: low-deductible West Michigan Partners
- 1 employee: low-deductible non-West Michigan Partners
- 7 employees: high-deductible West Michigan Partners
- 2 employees: waived coverage

The elections show that the plan menu is being used in a balanced way. Most employees selected the HSA-eligible plan, but the lower-deductible options remain important for employees whose circumstances make that plan a better fit.

REVIEW PROCESS:

- Compared plan offerings for both City cost and employee impact
- Evaluated whether changes to the current plan structure would produce meaningful savings
- Considered whether potential savings justified employee disruption
- Determined that renewal of the existing plan structure best balances cost control, employee choice, and benefit stability

RECOMMENDATION:

- Renew existing plan offerings.
- Maintain benefit stability for employees.
- Support retention and recruitment.
- Avoid unnecessary annual disruption.
- Budget includes the anticipated increase.
- Increase HSA contribution from \$2,500 to \$2,600 to offset the increase in deductible.

CONCLUSION:

The recommendation this year is not to make another major structural change. Last year, the City made the larger adjustment to its health insurance offerings in order to manage cost increases while still providing a competitive benefit package. This year, staff is recommending renewal of that same structure.

Maintaining the current plan options supports employee retention, reduces disruption, and helps preserve trust in the City's benefit offerings. The proposed HSA contribution increase is modest and is intended to help offset the deductible increase for employees who selected the high-deductible plan.



**Any
questions?**

	CURRENT	RENEWAL	RENEWAL OPTION 1	RENEWAL OPTION 2	RENEWAL OPTION 3
Carrier Name	PriorityHealth	PriorityHealth	HAP	PriorityHealth	HAP
Plan Name	PriorityHMO Gold G10 - West MI Partners	PriorityHMO Gold G10 - West MI Partners	HAP HMO Gold B15	Gold G15 - West MI Partners	HAP HMO Gold B1
Plan Type	HMO	HMO	HMO	HMO	HMO
Network					
PLAN DESIGN*					
In-Network Benefits					
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded
Calendar Year (CY) Deductible (Individual/Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,000 / \$2,000
Out-of-Pocket Max Type	Embedded	Embedded	Embedded	Embedded	Embedded
	\$8,150 / \$16,300	\$8,700 / \$17,400	\$8,200 / \$16,400	\$9,200 / \$18,400	\$8,200 / \$16,400
CY Out-of-Pocket Max (Individual/Family)	Co-Insurance maximum: \$4,500 / \$9,000	Co-Insurance maximum: \$4,500 / \$9,000	Co-Insurance maximum: \$4,000 / \$8,000	Co-Insurance maximum: \$4,500 / \$9,000	
Coinsurance (member pays after deductible)	20%	20%	20%	20%	20%
Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit	\$20	\$20	\$35	\$20	\$35
Specialist Visit	\$50	\$60	\$60	\$60	\$60
Virtual Visits	\$10	\$10	Covered 100%	\$10	Covered 100%
Urgent Care	\$85	\$85	\$65	\$85	\$65
Emergency Room	\$250	\$350	\$300	\$350	\$300
	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)
Inpatient Hospital	20% After Ded	20% After Ded	20% After Ded	20% After Ded	20% After Ded
Outpatient Surgery	20% After Ded	20% After Ded	20% After Ded	20% After Ded	20% After Ded
Diagnostic Test (X-ray, blood work)	Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded	Lab: \$35 Radiology: 20% After Ded	\$30	Lab: \$35 Radiology: 20% After Ded	3000%
Imaging (CT/PET scan, MRI)	\$250 / Service	\$300 / Service	20% After Ded	\$300 / Service	20% After Ded
Prescription Drug Benefit					
Retail					
Tier I / Tier II / Tier III	\$5 / \$35 / \$75 / \$90	\$5 / \$35 / \$75 / \$90	\$5 / \$25 / \$40 / \$80	\$5 / \$35 / \$75 / \$85	\$5 / \$25 / \$40 / \$80
Specialty	20% Up to \$250; 20% Up to \$450	20% Up to \$250; 20% Up to \$450	20% Up to \$200; 50% Up to \$500	20% Up to \$250; 20% Up to \$450	20% Up to \$200; 50% Up to \$500
Out-of-Network Benefits					
Deductible Type					
CY Deductible (Individual / Family)					
Out-of-Pocket Max Type	Not covered	Not covered	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)					
Coinsurance (member pays after deductible)					
COST ANALYSIS					
PEPM Rates	PriorityHMO Gold G10 - West MI Partners	PriorityHMO Gold G10 - West MI Partners	HAP HMO Gold B15	Gold G15 - West MI Partners	HAP HMO Gold B1
Estimated Monthly Premium	\$2,540.84	\$2,858.34	\$2,773.27	\$2,786.72	\$2,840.71
Estimated Annual Premium	\$30,490.08	\$34,300.08	\$33,279.24	\$33,440.64	\$34,088.52
Dollar Difference		\$3,810.00	\$2,789.16	\$2,950.56	\$3,598.44
Percent Change		12.50%	9.15%	9.68%	11.80%
PLAN PROVISIONS					
Rate Guarantee	Current	12 months	12 months	12 months	12 months

		CURRENT	RENEWAL	RENEWAL OPTION 1	RENEWAL OPTION 2	RENEWAL OPTION 3
Carrier Name		PriorityHealth	PriorityHealth	PriorityHealth	HAP	Blue Care Network
Plan Name		PriorityHSA HMO Gold G16 - West MI Partners	PriorityHSA HMO Gold G17- West MI Partners	PriorityHSA HMO Silver S23 - West MI Partners	HAP HMO Gold HSA D3	BCN HSA PCP Focus Gold Option 3
Plan Type		HMO	HMO	HMO	HMO QHDHP	HMO
Network						
PLAN DESIGN*						
In-Network Benefits						
Deductible Type		Aggregate	Aggregate	Aggregate	Embedded	Aggregate
Calendar Year (CY) Deductible (Individual/Family)		\$1,650 / \$3,300	\$1,700 / \$3,400	\$2,300 / \$4,600	\$3,000 / \$6,000	\$3,400 / \$6,800
Out-of-Pocket Max Type		Embedded	Embedded	Embedded	Embedded	Aggregate
CY Out-of-Pocket Max (Individual/Family)		\$4,500 / \$9,000	\$5,000 / \$10,000	\$8,200 / \$16,400	\$4,500 / \$9,000	\$3,400 / \$6,800
Coinsurance (member pays after deductible)		20%	20%	30%	30%	0%
Preventive Care		Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Specialist Visit		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Virtual Visits		\$10 After Ded	\$10 After Ded	\$10 After Ded	30% After Ded	Covered 100%
Urgent Care		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Emergency Room		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Inpatient Hospital		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Outpatient Surgery		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Diagnostic Test (X-ray, blood work)		Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded \$250 / Service	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Imaging (CT/PET scan, MRI)			20% After Ded	30% After Ded	30% After Ded	Covered 100%
Prescription Drug Benefit						
Retail						After Ded
Tier I / Tier II / Tier III		\$5 / \$35 / \$65 / \$85 (After Ded)	\$5 / \$35 / \$65 / \$85	\$5 / \$35 / \$80 / \$125	\$5 / \$30 / \$50 / \$80	\$0
Specialty		20% After Ded Up to \$250; 20% After Ded Up to \$450	20% After Ded Up to \$250; 20% After Ded Up to \$450	20% After Ded Up to \$350; 20% After Ded Up to \$550	20% Up to \$200; 50% Up to \$500	\$0
Out-of-Network Benefits						
Deductible Type						
CY Deductible (Individual / Family)						
Out-of-Pocket Max Type		Not covered	Not covered	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)						
Coinsurance (member pays after deductible)						
COST ANALYSIS						
PEPM Rates	Enrollment	PriorityHSA HMO Gold G16 - West MI Partners	PriorityHSA HMO Gold G17-West MI Partners	PriorityHSA HMO Silver S23 - West MI Partners	HAP HMO Gold HSA D3	BCN HSA PCP Focus Gold Option 3
Estimated Monthly Premium		\$6,486.34	\$7,411.86	\$6,603.04	\$7,140.91	\$7,372.74
Estimated Annual Premium		\$77,836.08	\$88,942.32	\$79,236.48	\$85,690.92	\$88,472.88
Dollar Difference			\$11,106.24	\$1,400.40	\$7,854.84	\$10,636.80
Percent Change			14.27%	1.80%	10.09%	13.67%
PLAN PROVISIONS						
Rate Guarantee		Current	12 Months	12 Months	12 Months	12 Months

City of Saugatuck
Medical | Fully-Insured Renewal Options | Effective 08/01/2026



	CURRENT	RENEWAL	RENEWAL OPTION 1
Carrier Name	PriorityHealth	PriorityHealth	PriorityHealth
Plan Name	PriorityHMO Gold G10	PriorityHMO Gold G10	PriorityHMO Gold G15
Plan Type	HMO	HMO	HMO
Network			
PLAN DESIGN*			
In-Network Benefits			
Deductible Type	Embedded	Embedded	Aggregate
Calendar Year (CY) Deductible (Individual/Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000
Out-of-Pocket Max Type	Embedded	Embedded	Aggregate
CY Out-of-Pocket Max (Individual/Family)	\$8,150 / \$16,300 Co-Insurance maximum: \$4,500 / \$9,000	\$8,700 / \$17,400 Co-Insurance maximum: \$4,500 / \$9,000	\$9,200 / \$18,400 Co-Insurance maximum: \$4,500 / \$9,000
Coinsurance (member pays after deductible)	20%	20%	20%
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit	\$20	\$20	\$20
Specialist Visit	\$50	\$60	\$60
Virtual Visits	\$10	\$10	\$10
Urgent Care	\$85	\$85	\$85
Emergency Room	\$250 (Copay waived if admitted)	\$350 (Copay waived if admitted)	\$350 (Copay waived if admitted)
Inpatient Hospital	20% After Ded	20% After Ded	20% After Ded
Outpatient Surgery	20% After Ded	20% After Ded	20% After Ded
Diagnostic Test (X-ray, blood work)	Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded	Lab: \$35 Radiology: 20% After Ded	Lab: \$35 Radiology: 20% After Ded
Imaging (CT/PET scan, MRI)	\$250 / Service	\$300 / Service	\$300 / Service
Prescription Drug Benefit			
Retail			
Tier I / Tier II / Tier III	\$5 / \$35 / \$75 / \$90 20% Up to \$250; 20% Up to \$450	\$5 / \$35 / \$75 / \$90 20% Up to \$250; 20% Up to \$450	\$5 / \$35 / \$75 / \$85 20% Up to \$250; 20% Up to \$450
Specialty			
Out-of-Network Benefits			
Deductible Type			
CY Deductible (Individual / Family)			
Out-of-Pocket Max Type	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)			
Coinsurance (member pays after deductible)			
COST ANALYSIS			
PEPM Rates	PriorityHMO Gold G10	PriorityHMO Gold G10	PriorityHMO Gold G15
Estimated Monthly Premium	\$1,859.98	\$2,146.88	\$2,093.45
Estimated Annual Premium	\$22,319.76	\$25,762.56	\$25,121.40
Dollar Difference		\$3,442.80	\$2,801.64
Percent Change		15.42%	12.55%
PLAN PROVISIONS			
Rate Guarantee	Current	12 Months	12 Months

Note: The information contained herein is subject to the disclosures and disclaimers on the Disclaimers page of this presentation.

Private and Confidential 39



City Council Agenda Item Report

FROM: Nicole Bredeweg

MEETING DATE: June 22, 2026

SUBJECT: 2026-2027 Property and Liability Insurance Renewal

DESCRIPTION:

The City's annual renewal of its property and liability insurance through the Michigan Municipal League Liability and Property Pool is presented for Council approval.

The proposed coverage period is July 15, 2026 through July 15, 2027. The renewal maintains the City's primary liability limits, including \$5,000,000 limits for Municipal General Liability, Personal Injury Liability, Public Officials Liability, and Automobile Liability.

This year's renewal reflects the following updates from the prior year:

- The total annual premium increased from \$36,775 to \$40,467, an increase of \$3,692.
- Property values increased from \$4,561,230 to \$4,728,917, due to standard replacement cost and property value adjustments built into the rating system.
- Annual payroll exposure increased from \$820,958 to \$1,014,227.
- The City's vehicle count remains unchanged at 11 vehicles.
- The City is expected to receive a post-renewal dividend of approximately \$1,210 following payment of the renewal premium. The prior year dividend was approximately \$2,803.
- The total annual premium for the 2026-2027 renewal is \$40,467.

Jim Newman, our representative from MML, will be available at the meeting to answer any questions Council may have.

BUDGET ACTION REQUIRED:

The premium is built into the FY2026-2027 budget under Insurance expenditures. No amendment is needed.

COMMITTEE/COMMISSION REVIEW:

Not applicable.

LEGAL REVIEW:

Not applicable, plus legal will be on hand for any questions.

SAMPLE MOTION:

Motion to approve the renewal of the City's property and liability insurance coverage with the Michigan Municipal League Liability and Property Pool for the 2026-2027 coverage year, effective July 15, 2026 through July 15, 2027, in the amount of \$40,467, as presented.



Liability & Property Pool

Proposal

for the

City of Saugatuck

Presented By:

James Newman, LUTCF
MML Liability & Property Pool
(517) 243-5865

June 18, 2026

Table of Contents

EXECUTIVE OVERVIEW	3
OUR MISSION	3
INTRODUCTION	4
WHAT YOU CAN EXPECT OF US	4
YOUR POOL INSURES MORE THAN . . .	4
COST AND COVERAGE SUMMARY	5
YOUR TEAM OF EXPERTS	8
BENEFITS OF POOLING WITH THE MML	9
CITY OF SAUGATUCK HAS . . .	10
INCREASED LIABILITY LIMITS	10
HIGHLIGHTS OF COVERAGES PROVIDED	11
WHO IS INSURED?	11
GENERAL LIABILITY	11
GENERAL LIABILITY EXCLUSIONS . . .	11
PUBLIC OFFICIALS LIABILITY COVERAGE	12
PUBLIC OFFICIALS LIABILITY EXCLUSIONS	12
PERSONAL INJURY & ADVERTISING / BROADCASTERS LIABILITY COVERAGE	12
POLICE PROFESSIONAL LIABILITY COVERAGE	12
PROPERTY COVERAGE	13
PROPERTY EXCLUSIONS	13
COMPREHENSIVE CRIME COVERAGE	14
AUTOMOBILE COVERAGE HIGHLIGHTS	14
WHAT IS COVERED?	14
AUTO COVERAGES PROVIDED	14
POOL RISK MANAGEMENT SERVICES	15
MEMBER EDUCATION	15
ONLINE SERVICES	15
MEMBERSHIP RESPONSIBILITIES	16

This proposal is intended to be only a summary of coverages and services. For specific details on coverage terms and conditions, please refer to the Michigan Municipal League Liability and Property Pool coverage document.

Executive Overview

The Michigan Municipal League Liability and Property Pool has been a stable source of comprehensive municipal insurance and risk management services since 1982. It is financially secure and positioned for long-term stability.

The Pool staff is made up of municipal insurance experts. Municipal risk management is our only business, and we're proud of it!

The Pool provides insurance coverage designed specifically for Michigan municipal exposures, combined with a package of loss control programs, claims administration, legal defense and membership services that you won't find anywhere else in Michigan.

This quotation is based on the limits of coverage requested by the **City of Saugatuck**. Higher limits may be available, subject to underwriting review by Pool Management. Please submit requests for higher limits in writing to your Account Executive. Your request will be considered by Pool Management.

The insurance and related services described more fully in this proposal are being offered to the **City of Saugatuck** for an annual premium of **\$40,467**. (In addition, the MML Liability & Property Pool Board of Trustees voted to return another post-renewal dividend for Members renewing in 2026. The city's portion of the dividend return is estimated to be **\$1,210**. The city will receive this dividend in the month following payment of your 2026 renewal premium.)

We encourage you to compare the Pool with our competition. Compare us based on price, coverage, service, financial security, experience and commitment to municipal risk management. When you do, the advantages of Pool membership become clear.

Thank you for being a Pool member. We look forward to servicing your risk management program for many years to come.

Our Mission

To be a long-term, stable, cost-effective risk management alternative for members of the Michigan Municipal League Liability and Property Pool.

Introduction

What You Can Expect Of Us

- ✓ A commitment to learn, understand and respond to your insurance needs;
- ✓ Continuous planning and innovation in product development and service delivery;
- ✓ Products that meet your needs in terms of price, coverage and service;
- ✓ Prompt, accurate, and courteous response to your questions, problems and claims; and
- ✓ Knowledgeable and professional staff serving your needs consistently and with integrity.

Your Pool Insures More Than . . .

- | | |
|--------------------------------|----------------------------------|
| ✓ 433 Public Entity Members | ✓ 195 Water Utilities |
| ✓ 139 Fire Departments | ✓ 218 Sewer Utilities |
| ✓ 170 Law Enforcement Agencies | ✓ 24 Municipal Marinas |
| ✓ 2,195 Police Officers | ✓ \$5 Billion of Property Values |
| ✓ 5,772 Miles of Streets/Roads | ✓ 206 Water Service Operations |
| ✓ 6,950 Vehicles | ✓ 17 Dams |
| ✓ 16 Electric Utilities | |

Coverage and Cost Summary City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$0
Sewer Back-Up Sublimit	\$100,000	\$100,000	\$0
Personal Injury Liability (Coverage B)	\$5,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$5,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	No Coverage	N/A	N/A
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$0
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$100,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$5,000,000	N/A	\$0
<u># Vehicles</u>	<u>Comp</u>	<u>Coll</u>	
11	\$250	\$250	

Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$5,000,000 regardless of the number of coverages involved in the occurrence.

Property

Property - Blanket Basis	\$4,728,917	N/A	\$500
Boiler and Machinery	Included	N/A	\$500
Building(s)	Included	N/A	\$500
Contents	Included	N/A	\$500
Property in the Open	Included	N/A	\$500
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
Accounts Receivable	\$100,000	N/A	\$250
Boat & Beach Equipment	\$47,646	N/A	\$250
Christmas Decorations	\$8,784	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A

Coverage and Cost Summary City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Contractor's Equipment	\$329,430	N/A	\$250
Debris Removal - the lesser of 25% of physical damage loss or	\$5,000,000	\$5,000,000	N/A
Demolition & Increased Costs of Construction Limit	\$100,000	N/A	N/A
Earth Movement	\$2,000,000	\$2,000,000	\$5,000
Electronic Data Processing Equip	\$41,944	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$100,000	N/A	N/A
Fine Arts	\$417,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Fungal Pathogens	\$25,000	\$25,000	\$250
Loss of Income	\$100,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Ornamental Trees, Shrubs, Plants or Lawn	\$5,000	\$10,000	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Valuable Papers	\$100,000	N/A	\$250
Comprehensive Crime Coverage			
Employee Dishonesty Blanket/Faithful Performance	\$100,000	N/A	N/A
Computer Fraud	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
Funds Transfer Fraud	\$100,000	N/A	N/A
Impersonation Fraud	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A
Bonds			
Bond #: A Treasurer	\$100,000	N/A	N/A
Bond #: B Clerk	\$100,000	N/A	N/A
Bond #: C City Manager	\$100,000	N/A	N/A

Only one deductible applies to claims involving two or more property coverages.



Coverage and Cost Summary City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
-----------	--------------------	-----------------	---------------------------

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$40,467.

TOWER 1 Limit	POLICY AGGREGATE LIMIT OF LIABILITY	\$100,000	For all Damages, Claims Expenses, Penalties and PCI Fines, Expenses and Costs
	Information Security and Privacy Sublimit	\$100,000	each Claim and in the Aggregate
	Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000	each Claim and in the Aggregate
	Website Media and Content Liability Aggregate Sublimit:	\$100,000	each Claim and in the Aggregate
	PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000	each Claim and in the Aggregate
	Cyber Extortion Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Data Protection Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Network Business Interruption Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	Note: The above Sublimits are part of, and not in addition to, the overall Policy Aggregate Limit of Liability		
	Liability Retention Per Claim:		
TOWER 1 Retention	All other coverages Retention:	\$0	each Claim
	Cyber Extortion:	\$5,000	each Extortion Threat
	First Party Data Protection:	\$5,000	each Data Protection Loss
	First Party Network Business Interruption:	\$5,000	each Business Interruption Loss Waiting Period: 12 hours
Limits of Coverage - Privacy Breach Response Services			
TOWER 2 Limit	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Aggregate Sublimit:	\$50,000	per Incident and in the Aggregate
TOWER 3 Limit	Notified Individuals:	10,000	Notified Individuals in the Aggregate
	A sublimit of up to 10% of Notified Individuals residing outside the United States, which is part of and not in addition to the Notified Individuals Aggregate Limit of Coverage		
Note: The Privacy Breach Response Services Limits of Coverage are separate from and in addition to the overall Policy Aggregate Limit of Liability			
Privacy Breach Response Services Threshold/Retention (Each Incident):			
TOWER 2 Retention	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Retention:	\$0	each Incident
TOWER 3 Retention	Notification Services/Call Center Services/Breach Resolution and Mitigation Services Threshold:	0	each Incident

The retention increased from \$2,500 to \$5,000.

Your Team of Experts



James Newman, LUTCF
Municipal Account Executive
(517) 243-5865



Michael J. Forster
Pool Administrator
(734) 669-6340

Ellen Skender is retiring and 1-1-22, the new CSR is Katelyn Petracca



Katelyn Petracca
248-204-6160
(Le – Z)

Alpha Split:



Joan Opett
248-204-8579
(A – La)

Customer Service Representatives



Tracy Mattiello
Claims Manager
(248) 204-8094



Rod Pearson
Loss Control Manager
(248) 204-8036

Benefits of Pooling with the MML

- ✓ Proven long-term availability and stability
- ✓ Broad coverage document written specifically for Michigan municipalities
- ✓ Services tailored to unique needs of Michigan municipalities
- ✓ Member assets controlled by an elected Board of municipal officials
- ✓ Equitable rating based on Pool experience in Michigan
- ✓ Aggressive defense strategy – positive impact on case law
- ✓ Professional, dedicated, and experienced local management, oversight and service
- ✓ Decisions made and problems resolved by a group of your peers
- ✓ Investment income and underwriting surplus used to benefit members
- ✓ Lower expenses through tax-exempt and non-profit status
- ✓ Special loss avoidance training sessions including:
 - ✓ Safety aspects of emergency vehicle operations
 - ✓ Accident investigation for supervisors
 - ✓ Confined spaces training

The advantages of pooling can be summarized by:

Service + Control + Value

City of Saugatuck Has . . .

- ✓ \$1,014,227. Annual Payroll
- ✓ \$4,728,917. of total values for real and personal property
- ✓ 11 Vehicles

Increased Liability Limits

We cannot guarantee the adequacy of any limit of liability. Due to the following factors, it may be prudent to consider higher limits:

- ✓ Increased jury awards in your jurisdiction
- ✓ Increased litigation trends
- ✓ Protection of tax base against judgments in excess of your policy limits

If you are interested in increasing your liability limits, please contact your Account Executive.

Highlights of Coverages Provided

Who Is Insured?

The Pool member entity, elected and appointed officials, employees and authorized volunteers, and any person officially appointed to a Board or Commission

General Liability

In addition to standard liability coverages (bodily injury, property damage, products and completed operations) the Pool provides coverages that municipalities need on an **occurrence basis with no aggregate liability limits**:

- ✓ Liability resulting from mutual aid agreements
- ✓ Premises medical payments
- ✓ Host liquor liability
- ✓ Watercraft liability, owned less than 26' and non-owned less than 50'
- ✓ Special events **excluding** -
 - Fireworks (unless endorsed)
 - Liquor Liability
 - Mechanical Amusement Rides
- ✓ Fire legal liability for real property
- ✓ Ambulance and EMT malpractice

Fireworks Coverage Options: (Fireworks application must be completed before coverage is endorsed)

1. The MML Liability & Property Pool is primary (the Member is not added as an additional insured on a pyrotechnician's coverage):

Annual Aggregate Sublimit	Additional Premium
\$500,000	Yes
\$1,000,000	Yes

2. The MML Liability & Property Pool is excess (the Member is added as an additional insured on a pyrotechnician's coverage):

NO ADDITIONAL PREMIUM

- ✓ Athletic participation liability
- ✓ Employee benefit liability
- ✓ Cemetery operations coverage
- ✓ Marina Operators coverage available
- ✓ Up to \$10 million in liability limits available
- ✓ Pollution coverage for Hazardous Response Teams
- ✓ Cyber Liability and Data Breach Response Coverage – as described on MMLCYD (09/17)

General Liability Exclusions . . .

The following is a partial list of general liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution (except for Hazmat operations).
- ✓ Nuclear energy / nuclear material hazards
- ✓ Expected or intended injury
- ✓ Breach of contract
- ✓ Failure of dams (unless endorsed)
- ✓ Backup of Sewers and Drains (**exception -- \$100,000 Annual Aggregate Sublimit for Sewer and Drain Liability**)
- ✓ Aircraft Liability – (Unless Endorsed -- Limited Coverage for Unmanned Aircraft—MML236)
- ✓ Contractual Liability
- ✓ Failure to supply utilities
- ✓ Electromagnetic radiation
- ✓ Medical malpractice for doctors and physicians
- ✓ Criminal activity--Intentional acts w/knowledge of wrongdoing

Cyber Liability and Data Breach Response Coverage

- ✓ Information Security and Privacy Liability
- ✓ Privacy Breach Response Services
- ✓ Regulatory Defense and Penalties
- ✓ Website Media Content Liability
- ✓ PCI Fines, Expenses and Costs
- ✓ Cyber Extortion
- ✓ First Party Data Protection
- ✓ First Party Business Interruption

Public Officials Liability Coverage

“Wrongful Acts”, including intentional acts, defined as any actual or alleged error, misstatement, act of omission, neglect or breach of duty including:

- ✓ Neglect of duty
- ✓ Zoning defense and land use litigation
- ✓ Malfeasance
- ✓ Violation of civil rights
- ✓ Discrimination
- ✓ Employment practices
- ✓ Misfeasance
- ✓ Cable TV broadcasting

Public Officials Liability Exclusions

The following is a partial list of public officials’ liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution and Nuclear Energy
- ✓ Fraud, dishonesty, intentional and criminal acts
- ✓ Failure to purchase coverage or adequate coverage
- ✓ Return of governmental grants or subsidies
- ✓ Intentional acts with knowledge of wrongdoing
- ✓ Eminent domain / takings
- ✓ Illegal profit
- ✓ Labor union actions
- ✓ ERISA violations
- ✓ Backup of Sewers and Drains

Personal Injury & Advertising / Broadcasters Liability Coverage

- ✓ Mental anguish and stress
- ✓ Libel, slander or defamation of character; violation of an individual’s right of privacy
- ✓ Proactive services for non-monetary damage claims

Police Professional Liability Coverage

Police Professional Liability coverage is contained within the General Liability and Public Official Liability Coverage Parts

- ✓ Discrimination
- ✓ Violation of civil rights
- ✓ Jail operations
- ✓ False arrest, detention or imprisonment, or malicious prosecution
- ✓ Wrongful entry or eviction or other invasion of the right of private occupancy
- ✓ Assault or battery
- ✓ Improper service of suit
- ✓ Coverage assumes officers act with intent

Property Coverage

In addition to covering buildings, contents and personal property, the Pool provides:

- ✓ Blanket coverage -- All member-owned property insured (unless specifically excluded)
- ✓ Coverage based on ownership rather than on a "schedule on file" avoids coverage gaps due to errors or oversight
- ✓ Property of others in custody of the Member for which the Member has an obligation to provide coverage
- ✓ Boiler & Machinery coverage, including Boiler certification inspections
- ✓ Replacement Cost or Actual Cash Value available
- ✓ Fungal Pathogens (Mold) Limited Coverage
- ✓ Demolition/increased cost of construction
- ✓ No coinsurance
- ✓ Valuable papers
- ✓ Loss of Rents
- ✓ Property in the open
- ✓ Extra expense
- ✓ Expediting expense

Property Exclusions

The following is a partial list of property coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Nuclear reaction/ contamination
- ✓ War
- ✓ Cyber Risk
- ✓ Fungal Pathogens (Mold) excess of sub-limit
- ✓ Failure to supply utilities
- ✓ Transmission Lines and Poles
- ✓ Dishonest acts
- ✓ Acts of Terrorism excess of Pool's Aggregate Sublimit -- MMLC TR (9/1/10)
- ✓ Wear and tear
- ✓ Computer failures/ viruses

Only one deductible applies to claims involving two or more property coverages.

Comprehensive Crime Coverage

- ✓ Employee Dishonesty/ Faithful Performance of Duty coverage provided on a blanket basis
- ✓ Loss Inside the Premises
- ✓ Loss Outside the Premises
- ✓ Money Orders/ Counterfeit Currency
- ✓ Depositors Forgery
- ✓ Position Fidelity Bonds
- ✓ Computer Fraud
- ✓ Funds Transfer Fraud

Automobile Coverage Highlights

What Is Covered?

Coverage is afforded while operating land motor vehicles, trailers or semi-trailers designed for travel on public roads.

Auto Coverages Provided

- ✓ Michigan No-Fault Coverage, includes mini-tort coverage for no extra charge
- ✓ Excess protection for use of personal automobile for municipal business
- ✓ Uninsured motorist for municipally owned vehicles
- ✓ Underinsured motorists
- ✓ Non-owned and hired auto
- ✓ Comprehensive - actual cash value basis
- ✓ Collision - actual cash value basis
- ✓ Volunteer firefighter auto accident liability coverage
- ✓ Agreed value coverage for emergency vehicles is available
- ✓ Fire or Rescue Vehicle Rental Reimbursement Coverage

Pool Risk Management Services

- ✓ Review and service of all municipal insurance matters
- ✓ Public entity experts address various liability issues
- ✓ Aggressive, member-oriented defense strategy
- ✓ Former police officials address law enforcement risks
- ✓ Physical inspection by municipal loss control consultants
- ✓ Law enforcement risk control programs (LEAF and LERC)
- ✓ Property appraisal services available

Online Services

www.mml.org (click on the *Insurance* button) – offers Pool members an outstanding resource for municipal risk management information and self-help tools in one attractive, simple-to-navigate location. File a claim on line. Download your renewal application. Request a loss control service visit. E-mail us a question. Other services available online:

- ✓ Online Forms (including Sewer Backup Sample Documents)
- ✓ Risk Resources:
 - ✓ Risk Control Solutions
 - ✓ Safety & Health Manual
 - ✓ Risk Management is Good Management Program
 - ✓ Law Enforcement Newsletters
 - ✓ Access to Safetysurance website -- <http://www.safetysurance.com/>
- ✓ MML Pool Audited Financial Statements
- ✓ Intergovernmental Contract
- ✓ Board of Directors, Pool Administrator and Staff Profiles and Contact Information

Membership Responsibilities

Membership in the Michigan Municipal League Liability and Property Pool provides numerous benefits. Likewise, individual members have certain responsibilities to the other members, which are detailed in the Intergovernmental Contract. The following is a summary of the membership responsibilities. Please refer to the Intergovernmental Contract, Articles 5 and 6, for more information.

- ✓ If a Member intends to leave the Pool, the Member must send a written notice to the Pool at least 60 days prior to its next renewal date.
- ✓ A Member must pay its premium when due. The Pool must give each member 20 days written notice of intent to terminate membership for nonpayment of premium. Payment of premium before the 20 days notice is effective will entitle the Member to reinstatement.
- ✓ Members must maintain membership or associate membership status in the Michigan Municipal League.
- ✓ A Member will allow attorneys employed by the Pool to represent the Member in defense of any claim made against the Member within the scope of coverage provided by the Pool. A Member will cooperate with the assigned attorneys, claims adjusters, service company or other agents of the Pool relating to the defense of claims for which the Pool is providing coverage.
- ✓ A Member will follow loss reduction and prevention measures established by the Pool.
- ✓ A Member will report to the Pool as promptly as possible all incidents that the Member reasonably believes may result in a claim against the Member.

**CITY OF SAUGATUCK
COUNTY OF ALLEGAN
STATE OF MICHIGAN**

RESOLUTION NO. 260622-C

**A RESOLUTION BY THE SAUGATUCK CITY COUNCIL TO AMEND
THE TERMS OF THE CITY MANAGER'S EMPLOYMENT
AGREEMENT**

Council Member _____, offered the following resolution and moved for its adoption, seconded by Council Member _____:

RECITALS

WHEREAS, consistent with Section 6.2 of its Charter, the City of Saugatuck employs the City Manager. The terms of the City Manager's employment are set by Charter and an Employment Agreement approved at the June 10, 2024 City Council meeting and updated at the July 14, 2025 City Council meeting; and

WHEREAS, the City Council engaged in the second annual performance evaluation of the City Manager and pursuant to said Employment Agreement determined to provide the City Manager with a one-time lump-sum performance bonus of Three-Thousand Dollar (\$3,000.00); and

WHEREAS, the City Manager and City Council, if in agreement, must approve any changes to the Employment Agreement in writing via approved Resolution, and executed in the same fashion as the Employment Agreement; and

WHEREAS, the City Manager and City Council have reviewed Exhibit A, which incorporates all such changes.

RESOLUTION

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Saugatuck, the updated City Manager's Employment Agreement, included at Exhibit A, is approved.

YEAS: Council Members: _____

NAYS: Council Members: _____

ABSTAIN: Council Members: _____

ABSENT: Council Members: _____

ADOPTED this ____ day of _____, 2026

CITY OF SAUGATUCK

BY: _____
Holly Anderson, Mayor

BY: _____
Jamie Wolters, City Clerk

CERTIFICATION

I, Jamie Wolters, the duly appointed clerk of the City of Saugatuck do hereby certify the foregoing is a true and complete copy of a resolution adopted by the City Council at a regular meeting held _____, 2026.

Signed: _____
Jamie Wolters, City Clerk

EXHIBIT A

CITY MANAGER EMPLOYMENT AGREEMENT AMENDMENT

This Amendment to the Employment Agreement (the “Amendment”) is entered into effective the _____ day of _____, 2026, between the City of Saugatuck (the “Employer”) and Ryan Cummins (“Employee”) (collectively, the “Parties”), both of whom understand as follows:

WHEREAS, the Parties entered into an Employment Agreement on June 10, 2024, and updated on July 14, 2025;

WHEREAS, the Parties agree to amend Section 3 of the Employment Agreement which addresses Employee’s salary; and

WHEREAS, the Parties agree to amend Section 3 to reflect a one-time lump sum performance bonus pursuant Employee’s performance evaluation.

NOW, THEREFORE, the Parties agree to amend the Employment Agreement as follows:

1. Section 3 is amended to include the following:

No later than thirty (30) days after the effective date of this Amendment, the City shall pay Employee a one-time lump sum performance bonus of Three Thousand Dollar (\$3,000.00) pursuant to the City Council’s performance evaluation process.

2. All other provisions of the Employment Agreement shall remain in full force and effect.

ATTEST:

EMPLOYER:

Jamie Wolters, Clerk
City of Saugatuck

Holly Anderson, Mayor
City of Saugatuck

EMPLOYEE:

Ryan Cummins



City Manager Report

June 22, 2026

Maple Street Construction Update

- We are planning on City Council doing a site visit after the workshop on July 8.
- Here are notes from our last progress meeting:
- Water main is approximately half done on Maple Street.
- The water main south of Allegan Street has passed testing and ready for a tie-in.
- Started some grading work on sidewalk while waiting for water main testing.
- Water main tie-in at Allegan Street is scheduled for Monday, June 22. Schippers to get notices out for the water shut down.
- Water services South of Allegan Street will begin after tie-in at Allegan Street.
- Seeing some through traffic on site. This slows down the process. Allegan County will increase sheriff presence.
- Sewer force main crossing is coming up. Schippers has been reminder they need to hydrovac the force main.
- A reminder that if your constituents have questions, please have them contact the following:
 - Public Works - Michelle Gibson, Project Coordinator - (269) 224-9504
 - Fleis & VandenBrink Engineering
 - Jon Moxey, P.E., Project Manager – (616) 588-1925
 - Peter Tierney, P.E., Project Manager – (616) 914-8621

Parking Improvements Task Force

- The next meeting is scheduled for June 30. Reports that will be in the packet include:
 - Parking Yield Analysis: Converting Butler Street to One-Way Traffic from Lucy Street to Culver Street
 - Employee Parking Data
 - Loading Zone and ADA Parking
 - Proposed Final Deliverable Framework
- All of the consultant reports can be found on the City website:
<https://www.saugatuckcity.com/parking-improvements-task-force.html>

Logo and Branding Committee

- The logo and branding committee has reviewed five design iterations based on the survey feedback and inspiration words we gathered so far.
- Concept A is furthering developing some of the design iterations.

- The committee will be reviewing round 2 in early July and hopes to present Council with three options and a recommendation in the second half of July.

Elizabeth Street

- Our engineers have gathered various options and cost estimates for Elizabeth Street. We are planning on options being presented to Council at your July 8 workshop.

New Free Shuttle Service Between Saugatuck and Douglas

- Some great news from Interurban and CVB:
 - We're excited to share a new transportation option for visitors this summer.
 - Beginning this Friday, the Interurban will launch a new continuous shuttle service between downtown Saugatuck and downtown Douglas, making it easier than ever for guests to explore both communities without having to move their vehicles or search for parking.
 - This new free shuttle service is sponsored by the CVB as part of our ongoing efforts to improve the visitor experience and encourage guests to explore all that our area has to offer.
 - A route map is included above for your reference.
 - The shuttle will operate through August 30 on the following schedule:
 - Fridays & Saturdays: 1:00 p.m. – 9:00 p.m.
 - Sundays: 1:00 p.m. – 7:00 p.m.
 - We encourage you to share this information with your staff and guests, especially during busy weekends and special events.
 - Please note that this new shuttle service is in addition to Interurban's regular on-demand transportation services. This [PDF](#) provides an overview of all services offered by the Interurban Transit Authority and can be printed and shared with guests.
 - Thank you for helping us spread the word.

Free Continuous Loop Service (June 19 – August 30)

**Shuttle Loops
Run Every 15
Minutes on the
Following Days:**

Wed
6PM – 9PM
(Loop 1 Only)

Fri – Sat
1PM – 9PM

Sun
1PM – 7PM

Loop 1: Downtown Saugatuck

- P** Saugatuck High School (Free Parking)
401 Elizabeth St.
- 1** Chain Ferry Landing
528 Water St.

Loop 2: Saugatuck & Douglas

- 1** Saugatuck High School
401 Elizabeth St.
- 2** Saugatuck Drug Store
Corner of Mason and Butler St.
- 3** Douglas Elementary School
261 W. Randolph St.
- 4** Beery Field Center St.



Chain Ferry

- Sharing a great article highlighting the Chain Ferry and the unique experience it provides: <https://enjoyer.com/saugatuck-chain-ferry-best-summer-job-michigan/>

Oval Beach News Coverage

- Some great coverage on Oval Beach!
<https://www.yahoo.com/news/videos/saugatucks-oval-beach-draws-visitors-213921798.html?guccounter=1>

History of City Hall Presentation

- Here is a link to view the History Center's presentation on the history of City Hall. Some neat photos and old articles:
https://drive.google.com/file/d/1mxsldUv0XMiDoFi21CHEaQcWx_ILCNQG/view?usp=sharing

Miscellaneous

- Held one on one meeting with City Treasurer/Finance Officer.
- Held one on one meeting with City Clerk
- Held one on one meeting with Director of Public Works.
- Held department head team meeting.
- Attended meeting with consultant to answer initial questions on long term financial planning project.
- Prepared for and attended meetings on new water/sewer agreement.