



**To:** Mayor and City Council

**Through:** Bryant Powell, City Manager

**From:** Elizabeth H. Riley, Human Resources Director

**Date:** March, 8, 2021

**Subject:** Arizona Metropolitan Trust membership renewal

The City of Apache Junction is requesting your approval of Resolution No. 21-10, which extends its membership in the Arizona Metropolitan Trust (AzMT) for employee benefits.

The city is a founding member of AzMT, along with Avondale, El Mirage, and Youngtown all of whom created the Trust beginning with plan year 2012/2013. AzMT has grown since it was founded, and currently has nine (9) members and several other entities in the application stage and being vetted by the Trust's auditor and legal staff.

Prior to joining the Trust, the city was fully insured for both medical and dental and anticipating double digit premium increases. By joining the Trust, the city has benefited from greater numbers when it comes to managing premium cost while at the same time keeping benefits competitive. Currently the Trust, through its plan administrator, offers medical, dental, vision, Life insurance, an Employee Assistance Program, a robust wellness program supplemented by each entity's own wellness committee, case management and a variety of other services. The trust does not bundle services which makes it easier to review providers and seek the most beneficial to the employees and also manage costs for those services.

Benefits of AzMT membership include:

- Enhanced financial security resulting from improved spread of risk over the larger group
- Enhanced bargaining power when purchasing benefits- related products and services
- Lower overhead for plan operations and
- The ability to customize program offerings to meet specific needs and desires among the members

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Service Over and Above the Rest