

**SPECIAL COUNCIL MEETING
CITY OF CROSSLAKE
FRIDAY, OCTOBER 3, 2025
9:00 A.M. – CITY HALL**

The Crosslake City Council met in the Council Chambers of City Hall on Friday, October 3, 2025. The following Council Members were present: Deputy Mayor Sandy Farder, Bob Heales, and Jayme Knapp. Robin Sylvester attended via Zoom from 25 Misty Cove, Miramar, FL 32550. Mayor Jackson Purfeerst was absent. Also present were City Administrator Lori Conway, Park Director TJ Graumann, City Clerk Char Nelson, and Public Works Director Pat Wehner. There were five people in the audience.

Sandy Farder called the meeting to order at 9:00 A.M.

Lori Conway gave a brief recap of status of insurance benefits. Sandy Farder invited Keegan Johnson to present his insurance plan. Mr. Johnson declined and asked that he be allowed to speak to the Council after the other presentation.

Al Roth of AT Group addressed the Council and stated that AT Group only works in the public sector and has approximately 200 groups in Minnesota. Mr. Roth prefers to speak directly to employees through meetings or phone calls and wants employees to know what they are paying for and what kind of coverage they have. Mr. Roth stated that when he first met with staff, he found out that Cobra was not being managed as law requires and warned that this could cost the City thousands of dollars if challenged in court. Part of Mr. Roth's proposal is to have a third party manage all of the Cobra paperwork for \$35 per month. Mr. Roth stated that his firm keeps up with state laws such as employees being allowed to stay on health care plans indefinitely if they are PERA eligible. Mr. Roth stated that PMLA becomes mandatory 1/1/26 and companies are starting to close open enrollment for 2026. If the City does not work with a private firm, they will automatically have to run the program through DEED. Mr. Roth stated that most of the companies that offer this service do so in other states as well. Mr. Roth provided optional insurance coverage for cancer and accidents, which employees have asked for and would be paid for by employees.

Keegan Johnson announced that HVJ Insurance Agency is merging with Benefit Innovations to provide a full spectrum of optional services and benefits to its clients. Mr. Johnson stated that regarding Cobra management, they have let cities dictate to them how they wanted it handled and Crosslake never asked them to administer that. They could administer Cobra for 2% of the premium. Mr. Johnson stated that brokers have access to the same options so he could offer everything that AT Group offers.

Robin Sylvester stated that she was concerned because there was no clear information on Cobra administration and PMLA administration from Keegan, other than they could offer it. Keegan stated that they did not have the data or time to gather the necessary information. Sandy Farder stated that Al Roth had the same limitations and she would like to compare what they did have information for.

Al Roth stated that some insurance rates are available and Keegan argued they were not. Keegan stated that he and Harlan were local and that if AT Group has a product, they can get it for us too.

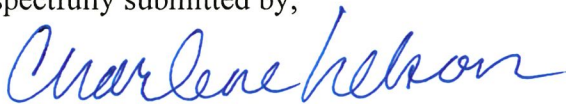
MOTION 10SP1-01-25 WAS MADE BY JAYME KNAPP AND SECONDED BY BOB HEALES TO CONTINUE TO WORK WITH HVJ INSURANCE AGENCY FOR BENEFIT COVERAGE. ROLL CALL VOTE WAS TAKEN AND MOTION CARRIED WITH ALL AYES.

MOTION 10SP1-02-25 WAS MADE BY JAYME KNAPP AND SECONDED BY BOB HEALES TO ACCEPT RESIGNATION OF RILEY JORDAN EFFECTIVE 10/9/2025. ROLL CALL VOTE WAS TAKEN AND MOTION CARRIED WITH ALL AYES.

Lori Conway reported that several candidates were interviewed last month for the Heavy Equipment/Sewer Operator position and stated that the Council could hire one from that group or interview more candidates. Pat Wehner stated that he was in favor of hiring a person that was previously interviewed and had good experience. MOTION 10SP1-03-25 WAS MADE BY JAYME KNAPP AND SECONDED BY BOB HEALES TO HIRE JONAH SMITH AS HEAVY EQUIPMENT/SEWER OPERATOR AT STEP 3 OF THE UNION SCALE. ROLL CALL VOTE WAS TAKEN AND MOTION CARRIED WITH ALL AYES.

There being no further business at 10:00 A.M., MOTION 10SP1-04-25 WAS MADE BY JAYME KNAPP AND SECONDED BY BOB HEALES TO ADJOURN THE MEETING. MOTION CARRIED WITH ALL AYES.

Respectfully submitted by,



Charlene Nelson
City Clerk