

**CITY OF FALCON HEIGHTS
COUNCIL RESOLUTION**

December 22, 2025

No. 25-110

**RESOLUTION ACCEPTING THE HARTFORD LONG-TERM DISABILITY
PROPOSAL AND AUTHORIZING RELATED ACTIONS**

WHEREAS, the City of Falcon Heights' current long-term disability (LTD) coverage arrangement expires on December 31, 2025; and

WHEREAS, access to the prior disability arrangement has been discontinued, and alternative options available to small employee groups are generally offered at substantially higher cost; and

WHEREAS, with the assistance of the City's insurance broker, staff secured a proposal from The Hartford to provide long-term disability coverage that preserves comparable benefits while reducing overall plan costs; and

WHEREAS, the proposed LTD coverage would be funded 100 percent by the City, eliminate employee payroll deductions, and take effect January 1, 2026; and

WHEREAS, the implementation of Minnesota Paid Leave beginning January 1, 2026 renders the City's separate short-term disability (STD) offering increasingly redundant; and

WHEREAS, staff has recommended discontinuation of the City's STD offering effective January 1, 2026, and acceptance of The Hartford proposal as outlined in the Request for Council Action.

NOW THEREFORE BE IT RESOLVED by the City Council of the City of Falcon Heights, Minnesota:

1. The proposal from The Hartford for long-term disability coverage is hereby accepted, effective January 1, 2026, with premiums paid 100 percent by the City.
2. The City's short-term disability offering is discontinued effective January 1, 2026.
3. The City Administrator is authorized to execute all documents and take all administrative actions necessary to implement the approved long-term disability coverage and related changes consistent with Council direction.

ADOPTED by the Falcon Heights City Council this 10th day of December, 2025.

Moved by: Gustafson

GUSTAFSON
LEEHY
MEYER
WASSENBERG
MIELKE

4 In Favor
0 Against

Approved by:


Randall C. Gustafson
Mayor

Attested by:


Jack Linehan
City Administrator

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