

**CITY OF FALCON HEIGHTS  
COUNCIL RESOLUTION**

December 22, 2025

No. 25-110

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**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 10<sup>th</sup> day of December, 2025.

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Moved by: Gustafson

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4 In Favor

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Approved by: 

Randall C. Gustafson

Mayor

Attested by: 

Jack Linehan

City Administrator

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