

Employee Benefits & Compensation

FY 2027

Proposed Budget

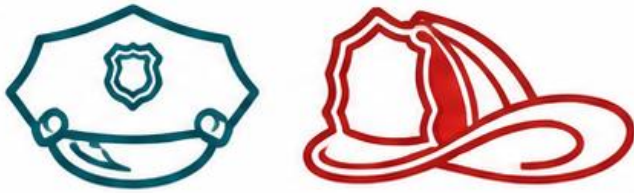
City Council Budget Worksession
September 15, 2026

Presented by Renee Frieda, HR Director



FY 27 COSA Workforce

13,746 Authorized Positions



4,846
Positions

GENDER – POLICE

Female	14%
Male	86%

GENDER – FIRE

Female	6%
Male	94%



8,900
Positions

GENDER – CIVILIAN

Female	48%
Male	52%

Civilian Position Breakdown



8,319
Full Time



581
Part Time

Our Commitment to Our Employees



A Safe and
Productive
Workplace



Opportunities
for Growth &
Promotion



Fair and
Competitive
Wages



Excellent
Benefits

FY 25 Average Compensation

	Base Compensation	Cash Compensation	Total Compensation
FT Civilian	\$64,961	\$68,809	\$94,688
Uniformed Fire	\$80,559	\$118,318	\$176,155
Uniformed Police	\$84,745	\$116,111	\$176,301

FY 27 Compensation Increase

Employee Group	FY 2027 Amount	Wage Increase
Civilian	\$19.7M *	3%
Fire	\$13.7M	5% Current CBA
Police	\$15.5M	4% Current CBA
Total	\$48.9M	

*Budget includes \$860K for compression adjustments.

Compression

Pay Plan A



Salary increases based on time in position



Clerical, paraprofessional, service/maintenance, skilled craft, and technician



Employees with 5-9 years in their job title guaranteed pay range mid-point



Employees with 10+ years in their job title guaranteed max of pay range

Pay Plan B



Salary increases based on relevant job experience



Professional and managerial



Employees with 5-9 years of relevant experience guaranteed 25% of pay range



Employees with 10+ years of relevant experience guaranteed mid-point of pay range

FY 2027 Reductions

Reduction Description	FY 2027 Amount	FY 2028 Amount
Tuition Reimbursement- General Fund	(\$450,000)	(\$450,000)
Student Loan Payment- EB Fund	(\$524,544)	(\$524,544)
Benefit Value Advisor- EB Fund	(\$280,371)	(\$280,371)

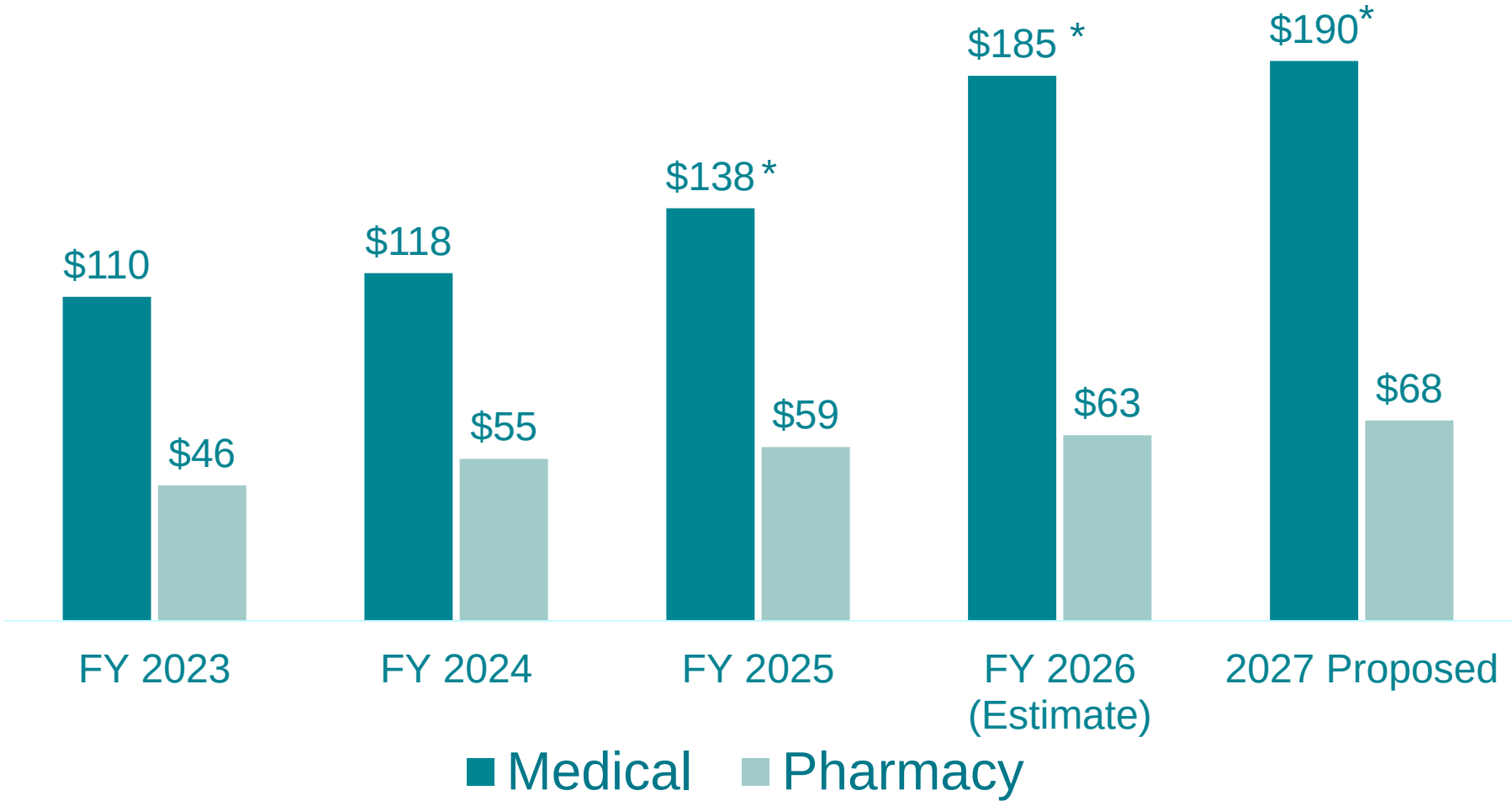
Benefits Claims Trend

(\$ in Millions)

US Healthcare Medical Trend

- 2023: 6.9%
- 2024: 7.4%
- 2025: 8.5%
- 2026: 10-12% projected

Sources: Aon Trend Survey, ENAAC Analytics 2026



*Includes claims appealed through Independent Dispute Resolution (IDR):
FY 2025 - \$17M, FY 2026 - \$44M, FY 2027 - \$42M

Federal IDR Process



NSA CREATED IDR

- No Surprises Act established IDR
- Resolves payment disputes between providers and health plans for out-of-network services



WHO CAN SUBMIT

- Emergency Providers/ Facilities to include Free Standing ER's (FSER)
- Out-of Network Radiologists, Anesthesiologists & Pathologists



IMPACT ON COSA

- IDR arbitrators rule in the provider's favor 90% of the time
- Majority of IDR claims are attributable to one local FSER



BOTTOM LINE: IDR was designed to ensure fair payments but in practice, it has allowed some providers to obtain inflated payment—creating adverse financial impact to our City

Cost Mitigation



Need Care?
Consider
Where!



Employee
Communication
and Education



Legislative Policy



Working directly with
BCBS and Prestige



Health Plan
Design Changes

Sharing the Cost of Healthcare

- Civilian Plan Design Changes
 - Deductible increase +\$1,000 / \$2,000
 - Max out of Pocket increase +500 / \$1,000
- Updated Premiums

	CDHP			HMO			VALUE		
Pre '07 Post '07	Current	Proposed	Increase	Current	Proposed	Increase	Current	Proposed	Increase
EE Only	<u>17.96</u> 34.02	<u>24.30</u> 40.36	\$6.34	<u>35.91</u> 64.26	<u>47.89</u> 76.24	\$11.98	<u>75.60</u> 133.81	<u>100.55</u> 158.76	\$24.95
+Spouse	<u>90.72</u> 158.00	<u>146.57</u> 213.85	\$55.85	<u>175.78</u> 260.83	<u>244.15</u> 329.20	\$68.38	<u>373.28</u> 500.48	<u>489.96</u> 617.15	\$116.68
+Child	<u>31.20</u> 55.94	<u>59.09</u> 83.83	\$27.89	<u>82.22</u> 133.82	<u>116.50</u> 168.10	\$34.28	<u>198.46</u> 314.50	<u>269.57</u> 385.61	\$71.11
+Family	<u>128.52</u> 223.78	<u>223.68</u> 318.94	\$95.16	<u>241.92</u> 358.34	<u>344.54</u> 460.97	\$102.62	<u>504.63</u> 671.33	<u>683.15</u> 849.85	\$178.52
Count	4,643			797			1,649		

Employer of Choice



Development

- Leadership Training
- Supervisory Training
- GED Prep
- Professional Development Classes
- Online Training



Health

- Health Insurance
- Dental Insurance
- Vision Insurance
- Wellness Program
- Life Insurance
- Disability
- Fitness Center
- Employee Assistance Program (COSACares)



Time Off

- 13 Paid Holidays
- Personal Leave
- Annual Leave
- Leave Buyback
- COSACares Leave
- Parental Leave



Retirement

- Pension (TMRS)
- 457 Deferred Comp
- Retiree Health Insurance

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