



509 W. 5th Street, Red Wing, MN 55066
goodhuecountymn.gov

To: Goodhue County Commissioners
From: Jessica Ahlbrecht, HR Manager
Date: October 16, 2025
Re: Approve 2026 Life Insurance

As part of our recent review of the County's life insurance benefits, the Insurance Review Committee recommended to move forward with MetLife for the County's life insurance benefits. The Board approved this recommendation at the September 2, 2025 board meeting. However, it was discovered that an error occurred in the rate comparison data provided by our broker. Specifically, the current employer-paid basic life insurance rates and the proposed voluntary life rates were inaccurate. The proposed voluntary life rates did not include the additional \$0.02 per \$1,000 for Accidental Death & Dismemberment (AD&D) coverage, which is part of our current plan offerings. Once corrected, these factors eliminated the anticipated savings from MetLife.

After re-evaluating proposals, we recommend moving forward with The Standard which offers true cost savings to the County on the employer-paid basic life insurance and maintains flat rates for the employees on voluntary life insurance coverage.

We respectfully request the Board's approval to proceed with The Standard as the new life insurance provider, effective January 1, 2026. Please note that open enrollment begins on Wednesday, October 22nd, and timely approval will ensure a smooth transition and communication to employees.