



**To:** President and Members of the Munster Town Council

**From:** Jim Marino  
Town Manager

**Date:** October 6, 2025

**Re:** Acceptance of 2026 Health Insurance Rates

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The Town provides medical, dental, and vision insurance to all full-time employees through the AIM Medical Trust. The Town has been very pleased with the Trust in the coverage and plans provided, the stable rates, their customer service, and responsiveness to employees' needs.

The medical insurance premium increase for 2026 is 3.0 %. Dental insurance is increasing 7.0% and vision rates will remain unchanged.

**Recommendation:**

By motion and roll call vote, accept the medical, dental, and vision rates for the 2026 plan year.