



CITY OF MOUNT VERNON, N.Y.
OFFICE OF THE COMPTROLLER

Darren M. Morton, Ed.D., CPRP, CMFO
Comptroller

City Hall, One Roosevelt Square
Mount Vernon, NY, 10550
(914) 665-2303

November 6, 2025

Honorable Members of the City Council
1 Roosevelt Square - City Hall
Mount Vernon, NY 10550

Re: Referral # COMP2025-21 - Health Insurance Policy

Dear Honorable Members:

I write to respectfully request that the Mount Vernon City Council ("the Council") enact legislation adopting the attached proposed **Health Insurance Policy** for the City of Mount Vernon.

As you are aware, the City currently provides health insurance coverage to elected officials, as well as full-time and part-time employees, with the City covering nearly 100% of the premium cost. For reference, the current annual premium rates are approximately **\$17,754 for individual coverage** and **\$40,414 for family coverage**.

At present, only members of the Firefighters and Police unions contribute 20% toward their insurance premiums—a provision negotiated in their contracts roughly twenty years ago. All other unions, as well as non-union employees (including elected officials and part-time employees), currently do not contribute to the cost of their insurance coverage.

Additionally, while union contracts include provisions for retiree health benefits, elected officials, non-union employees, and part-time employees do not have a formal retirement benefit policy. Historically, the City has informally extended provisions from the CSEA contract to these groups. However, the City can no longer sustain covering 100% of the health insurance premium cost.

Over the past few years, my office has engaged in discussions with the Mayor regarding the importance of incorporating health insurance cost-sharing into future collective bargaining negotiations. Before those conversations can move forward effectively, it is essential that the City first address the absence of cost-sharing among non-union officials and employees.

Given the escalating cost of health insurance and the need for a clear and consistent policy framework, the attached proposal establishes a cost-sharing model for elected officials and non-union employees. It also formalizes existing practices and sets forth updated standards to ensure fiscal responsibility and policy consistency.

I respectfully request that you review the attached draft and provide any feedback or recommendations. In particular, I ask that you focus on the following:

- The proposed **20% premium contribution** for elected officials, full-time appointed, non-union, and eligible part-time employees; and
- The recommended **increase in the part-time eligibility salary threshold** from \$25,000 to **\$40,000**, reflecting the inflation-adjusted equivalent of approximately \$36,000 since 2012. Effective upon adoption for the resolution by the Board of Estimates

Currently, there are **six part-time employees** enrolled in the City's health plan, including **one** with family coverage. These individuals would continue with existing insurance but subject to the cost-sharing, if adopted.

Lastly, I recognize there may be differing views regarding the effective date of implementation for the cost-sharing model. For consideration, I offer the following options:

- **Option 1:** Either of the follow two options, effective January 1, 2026
- **Option 2:** 20% contribution effective **April 1, 2026** (a 3-month transition period in the new fiscal year; or
- **Option 3:** Phased approach – **10% contribution effective April 1, 2026**, increasing to **20% effective January 1, 2027**.

Thank you for your attention and thoughtful review of this proposal. I look forward to your feedback and to working collaboratively toward the adoption of a sustainable and equitable health insurance policy for the City of Mount Vernon.

If you have any questions, please call the Comptroller's Office at 914-665-2304 or email at Comptroller@cmvny.com.

Sincerely,



Dr. Darren M. Morton Ed. D., CPRP. CMFO
Comptroller

cc: Mayor
Law Department