

CITY OF RIVERSIDE  
CITY COUNCIL MEETING AGENDA  
RIVERSIDE CITY COUNCIL CHAMBERS  
60 GREENE ST  
RIVERSIDE, IOWA 52327

Monday, November 24, 2025 @ 6:00 PM

The meeting will be recorded and can be viewed live by visiting the city website at [www.riversideiowa.gov](http://www.riversideiowa.gov).

**NOTICE TO THE PUBLIC: This is a meeting of the City Council to conduct the regular business of the city. Every item on the agenda is an item of discussion and action if needed.**

1. Call meeting to order
2. Roll Call
3. Approval of Agenda
4. Consent Agenda
  - a. Minutes **pg 2**
5. **Public forum: 3 minutes per person. See guidelines for public comments at the Clerk's table.**
6. FY2025 Annual Finance Report **pg 4**
7. FY2025 Street Finance Report **pg 21**
8. FY2025 Annual Urban Renewal Report **pg 27**
9. 2026 Health Insurance Renewals **pg 32**
  - a. Consider resolution to approve 2026 Health Insurance Renewals (#2025-81)  
**pg 38**
10. Closing Comments
11. Motion to Adjourn



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The regular meeting of the Riverside City Council was called to order at 6:00 pm by Mayor Allen Schneider with Council Members; Ryan Rogerson, Kevin Kiene, Tom Sexton, Lois Schneider and Kevin Mills present.

Motion by Sexton, seconded by Rogerson, to approve the agenda as presented. Motion carried 5-0.

Motion by Kiene, seconded by Schneider to approve the consent agenda of minutes, expenditures and Riverside Fire Department report as presented. Motion carried 5-0.

Jed Wolf, PeopleService, Inc. presented the October water and wastewater operations report.

Brian Boelk, Axiom Consultants, gave the City Engineer's Report consisting of updates on the Wellness Center, Cherry Lane Street Extension Project, Hall Park Pickleball Courts and CDBG Downtown Revitalization, ADA Transition Plan and Boise St/Ct Improvements.

Motion by Rogerson, seconded by Schneider to approve Professional Services Agreement with Axiom Consultants for the Wellness Center. Motion rescinded by Rogerson.

Motion by Rogerson, seconded by Schneider to table resolution to approve Professional Services Agreement with Axiom Consultants for the Wellness Center and to be reviewed by City Attorney. Motion carried 5-0.

Lieutenant Chad Ellis, Washington County Sherriff's Department, arrived at 6:28pm and reported on October calls.

Motioned by Sexton, seconded by Rogerson to pass Resolution #2025-78 to approve Pay Application #5 for the Cherry Lane Extension Project in the amount of \$8,848.56. Motion carried 5-0.

Motion by Rogerson, seconded by Sexton to pass Resolution #2025-79 Final Acceptance of Cherry Lane Street Extension Project. Motion carried 5-0.

Motion by Kiene, seconded by Rogerson to pass Resolution #2025-80 Adoption of Public Right-Of-Way Accessibility Transition Plan. Motion carried 5-0.

Cole Smith, City Admin, presented on a request for water/sewer connection at 3080 Hwy 22, 2026 Health Insurance Renewals, October Financials and requested a Special City Council Meeting on November 24, 2025 to request approval of the Annual Financial Report, Urban Renewal Report and Street Finance Report.

Motion by Rogerson, second by Schneider, to authorize permission to Allen DeWalle of 3080 Hwy 22 for connection to City water and sewer services contingent upon compliance with the Riverside Code of Ordinances. Motion carried 5-0.

City Council discussed the 2026 Health Insurance Renewals and requested additional information for consideration at the November 24<sup>th</sup> special City Council meeting.

Motion by Kiene, seconded by Sexton to adjourn at 8:00 pm. Motion carried 5-0.

Monday, November 24, 2025 at 6:00 pm – Special City Council Meeting

Tuesday, December 2, 2025 at 5:00 pm Open Meetings/Records Training Work Session

Tuesday, December 2, 2025 at 6:45 pm – City Council Meeting

ATTEST:



Stephanie Thomann, City Clerk



Allen Schneider, Mayor

<b>STATE OF IOWA</b> <b>2025</b> <b>FINANCIAL REPORT</b> <b>FISCAL YEAR ENDED</b> <b>JUNE 30, 2025</b> <b>CITY OF RIVERSIDE, IOWA</b> <b>DUE: December 1, 2025</b>	16209200500000
	CITY OF RIVERSIDE
	PO Box 188
	RIVERSIDE IA 52327-0188
	POPULATION: 1060

**NOTE** - The information supplied in this report will be shared by the Iowa State Auditor's Office, the U.S. Census Bureau, various public interest groups, and State and federal agencies.

<b>ALL FUNDS</b>				
	<b>Governmental (a)</b>	<b>Proprietary (b)</b>	<b>Total Actual (c)</b>	<b>Budget (d)</b>
<b>Revenues and Other Financing Sources</b>				
Taxes Levied on Property	974,718		974,718	926,247
Less: Uncollected Property Taxes-Levy Year	0		0	0
<b>Net Current Property Taxes</b>	<b>974,718</b>		<b>974,718</b>	<b>926,247</b>
Delinquent Property Taxes	0		0	0
TIF Revenues	19,000		19,000	5,575
Other City Taxes	1,006,851	0	1,006,851	630,148
Licenses and Permits	10,169	0	10,169	14,475
Use of Money and Property	212,058	22,656	234,714	151,700
Intergovernmental	1,270,449	0	1,270,449	939,186
Charges for Fees and Service	90,716	783,469	874,185	953,900
Special Assessments	0	0	0	0
Miscellaneous	207,004	0	207,004	171,976
Other Financing Sources	0	0	0	0
Transfers In	251,483	0	251,483	1,634,483
<b>Total Revenues and Other Sources</b>	<b>4,042,448</b>	<b>806,125</b>	<b>4,848,573</b>	<b>5,427,690</b>
<b>Expenditures and Other Financing Uses</b>				
Public Safety	579,075		579,075	568,680
Public Works	279,549		279,549	405,233
Health and Social Services	0		0	0
Culture and Recreation	315,801		315,801	370,657
Community and Economic Development	41,482		41,482	319,500
General Government	394,519		394,519	470,956
Debt Service	0		0	0
Capital Projects	572,634		572,634	1,383,000
<b>Total Governmental Activities Expenditures</b>	<b>2,183,060</b>	<b>0</b>	<b>2,183,060</b>	<b>3,518,026</b>
BUSINESS TYPE ACTIVITIES		754,783	754,783	1,291,663
<b>Total All Expenditures</b>	<b>2,183,060</b>	<b>754,783</b>	<b>2,937,843</b>	<b>4,809,689</b>
Other Financing Uses	0	0	0	
Transfers Out	251,483	0	251,483	1,634,483
<b>Total All Expenditures/and Other Financing Uses</b>	<b>2,434,543</b>	<b>754,783</b>	<b>3,189,326</b>	<b>6,444,172</b>
<b>Excess Revenues and Other Sources Over (Under) Expenditures/and Other Financing Uses</b>	<b>1,607,905</b>	<b>51,342</b>	<b>1,659,247</b>	<b>-1,016,482</b>
Beginning Fund Balance July 1, 2024	3,694,884	568,130	4,263,014	3,786,351
Ending Fund Balance June 30, 2025	5,302,789	619,472	5,922,261	2,769,869

**NOTE** - These balances do not include the following, which were not budgeted and are not available for city operations:

Non-budgeted Internal Service Funds	Pension Trust Funds
Private Purpose Trust Funds	Agency Funds

<b>Indebtedness at June 30, 2025</b>	<b>Amount</b>	<b>Indebtedness at June 30, 2025</b>	<b>Amount</b>
General Obligation Debt	0	Other Long-Term Debt	0
Revenue Debt	0	Short-Term Debt	0
TIF Revenue Debt	0		
		General Obligation Debt Limit	8,995,124

**CERTIFICATION**

The forgoing report is correct to the best of my knowledge and belief

	<b>Publication</b>
Signature of Preparer	
Printed name of Preparer	Phone Number
	Date Signed
Signature of Mayor or Mayor Pro Tem (Name and Title)	

**PLEASE PUBLISH THIS PAGE ONLY**

REVENUE P2

CITY OF RIVERSIDE  
REVENUE AND OTHER FINANCING SOURCES FOR YEAR ENDED JUNE 30, 2025

NON-GAAP/CASH BASIS

Item Description		General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of (g) and (h)) (i)	
<b>Section A - Taxes</b>	1										1
<b>Taxes levied on property</b>	2	974,718						974,718		974,718	2
Less: Uncollected Property Taxes - Levy Year	3							0		0	3
Net Current Property Taxes	4	974,718	0		0	0	0	974,718		974,718	4
Delinquent Property Taxes	5							0		0	5
<b>Total Property Tax</b>	6	974,718	0		0	0	0	974,718		974,718	6
<b>TIF Revenues</b>	7			19,000				19,000		19,000	7
<b>Other City Taxes</b>											
Utility Tax Replacement Excise Taxes	8	4,900						4,900		4,900	8
Utility Franchise Tax (Chapter 364.2, Code of Iowa)	9							0		0	9
Parimutuel Wager Tax	10							0		0	10
Gaming Wager Tax	11		581,718					581,718		581,718	11
Mobile Home Tax	12							0		0	12
Hotel / Motel Tax	13		258,082					258,082		258,082	13
Other Local Option Taxes	14		162,151					162,151		162,151	14
<b>Total Other City Taxes</b>	15	4,900	1,001,951		0	0	0	1,006,851	0	1,006,851	15
<b>Section B - Licenses and Permits</b>	16	10,169						10,169		10,169	16
<b>Section C - Use of Money and Property</b>	17										17
Interest	18	22,611	89,418	9	0	82,295		194,333	22,656	216,989	18
Rents and Royalties	19	17,725						17,725		17,725	19
Other Miscellaneous Use of Money and Property	20							0		0	20
	21							0		0	21
<b>Total Use of Money and Property</b>	22	40,336	89,418	9	0	82,295	0	212,058	22,656	234,714	22
<b>Section D - Intergovernmental</b>	24										24
<b>Federal Grants and Reimbursements</b>	26										26
Federal Grants	27							0		0	27
Community Development Block Grants	28		75,797					75,797		75,797	28
Housing and Urban Development	29							0		0	29
Public Assistance Grants	30							0		0	30
Payment in Lieu of Taxes	31							0		0	31
CDBG Downtown Revitalization Owner's Contribution	32		83,536					83,536		83,536	32
<b>Total Federal Grants and Reimbursements</b>	33	0	159,333		0	0	0	159,333	0	159,333	33

REVENUE P3

CITY OF RIVERSIDE  
REVENUE AND OTHER FINANCING SOURCES FOR YEAR ENDED JUNE 30, 2025

NON-GAAP/CASH BASIS

Item Description		General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of (g) and (h)) (i)	
<b>Section D - Intergovernmental - Continued</b>	41										41
<b>State Shared Revenues</b>	43										43
Road Use Taxes	44		150,540					150,540		150,540	44
<b>Other state grants and reimbursements</b>	48										48
State grants	49							0		0	49
Iowa Department of Transportation	50							0		0	50
Iowa Department of Natural Resources	51							0		0	51
Iowa Economic Development Authority	52							0		0	52
CEBA grants	53							0		0	53
C&I Replacement and Tier I Business Tax Replacement	54							0		0	54
	55							0		0	55
	56							0		0	56
	57							0		0	57
	58							0		0	58
	59							0		0	59
<b>Total State</b>	60	0	150,540	0	0	0	0	150,540	0	150,540	60
<b>Local Grants and Reimbursements</b>											
County Contributions	63							0		0	63
Library Service	64							0		0	64
Township Contributions	65							0		0	65
Fire/EMT Service	66							0		0	66
CASINO REVENUE AGREEMENT	67		892,973					892,973		892,973	67
WCRF MUNICIPAL GRANT	68	66,646						66,646		66,646	68
ANIMAL CONTROL UTILITY BILL DONATION	69	957						957		957	69
<b>Total Local Grants and Reimbursements</b>	70	67,603	892,973	0	0	0	0	960,576	0	960,576	70
<b>Total Intergovernmental (Sum of lines 33, 60, and 70)</b>	71	67,603	1,202,846	0	0	0	0	1,270,449	0	1,270,449	71
<b>Section E -Charges for Fees and Service</b>	72										72
Water	73							0	364,824	364,824	73
Sewer	74							0	398,914	398,914	74
Electric	75							0		0	75
Gas	76							0		0	76
Parking	77							0		0	77
Airport	78							0		0	78
Landfill/garbage	79	90,716						90,716		90,716	79
Hospital	80							0		0	80

REVENUE P4

CITY OF RIVERSIDE  
REVENUE AND OTHER FINANCING SOURCES FOR YEAR ENDED JUNE 30, 2025

NON-GAAP/CASH BASIS

Item Description		General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of (g) and (h)) (i)	
<b>Section E - Charges for Fees and Service - Continued</b>	81										81
Transit	82							0		0	82
Cable TV	83							0		0	83
Internet	84							0		0	84
Telephone	85							0		0	85
Housing Authority	86							0		0	86
Storm Water	87							0	19,731	19,731	87
Other:	88										88
Nursing Home	89							0		0	89
Police Service Fees	90							0		0	90
Prisoner Care	91							0		0	91
Fire Service Charges	92							0		0	92
Ambulance Charges	93							0		0	93
Sidewalk Street Repair Charges	94							0		0	94
Housing and Urban Renewal Charges	95							0		0	95
River Port and Terminal Fees	96							0		0	96
Public Scales	97							0		0	97
Cemetery Charges	98							0		0	98
Library Charges	99							0		0	99
Park, Recreation, and Cultural Charges	100							0		0	100
Animal Control Charges	101							0		0	101
	102							0		0	102
	103							0		0	103
<b>Total Charges for Service</b>	104	90,716	0	0	0	0	0	90,716	783,469	874,185	104
<b>Section F - Special Assesments</b>	106							0		0	106
<b>Section G - Miscellaneous</b>	107										107
Contributions	108					332		332		332	108
Deposits and Sales/Fuel Tax Refunds	109							0		0	109
Sale of Property and Merchandise	110					4,000		4,000		4,000	110
Fines	111	10						10		10	111
Internal Service Charges	112							0		0	112
FIRE DEPARTMENT - 28E's, Donations, etc.	113	180,322						180,322		180,322	113
UTILITY REIMBURSEMENT	114					5,993		5,993		5,993	114
OTHER	115	16,347						16,347		16,347	115
	116							0		0	116
	117							0		0	117
	118							0		0	118
	119							0		0	119
<b>Total Miscellaneous</b>	120	196,679	0	0	0	10,325	0	207,004	0	207,004	120

REVENUE P5

CITY OF RIVERSIDE  
REVENUE AND OTHER FINANCING SOURCES FOR YEAR ENDED JUNE 30, 2025

NON-GAAP/CASH BASIS

Item Description		General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of (a) through (f) through (g)	Proprietary (h)	Grand Total (Sum of (g) and (h)) (i)	
<b>Total All Revenues (Sum of lines 6, 7, 15,16,22, 71, 104, 106, and 120)</b>	121	1,385,121	2,294,215	19,009	0	92,620	0	3,790,965	806,125	4,597,090	121
<b>Section H - Other Financing Sources</b>	123										123
Proceeds of capital asset sales	124							0		0	124
Proceeds of long-term debt (Excluding TIF internal borrowing)	125							0		0	125
Proceeds of anticipatory warrants or other short-term debt	126							0		0	126
Regular transfers in and interfund loans	127	151,483				100,000		251,483		251,483	127
Internal TIF loans and transfers in	128							0		0	128
	129							0		0	129
	130							0		0	130
<b>Total Other Financing Sources</b>	131	151,483	0	0	0	100,000	0	251,483	0	251,483	131
<b>Total Revenues Except for Beginning Balances (Sum of lines 121 and 131)</b>	132	1,536,604	2,294,215	19,009	0	192,620	0	4,042,448	806,125	4,848,573	132
<b>Beginning Fund Balance July 1, 2024</b>	134	598,180	1,016,433	0	0	2,080,271	0	3,694,884	568,130	4,263,014	134
<b>Total Revenues and Other Financing Sources (Sum of lines 132 and 134)</b>	136	2,134,784	3,310,648	19,009	0	2,272,891	0	7,737,332	1,374,255	9,111,587	136

EXPENDITURES P6

CITY OF RIVERSIDE  
EXPENDITURES AND OTHER FINANCING USES FOR FISCAL YEAR ENDED JUNE 30, 2025

NON-GAAP/CASH BASIS

Item Description	Line	General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of cols. (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of col. (g) (i))	Line
<b>Section A - Public Safety</b>	1										1
Police Department/Crime Prevention	2	258,572						258,572		258,572	2
Jail	3							0		0	3
Emergency Management	4							0		0	4
Flood control	5							0		0	5
Fire Department	6	297,573						297,573		297,573	6
Ambulance	7							0		0	7
Building Inspections	8	14,981						14,981		14,981	8
Miscellaneous Protective Services	9							0		0	9
Animal Control	10	949	7,000					7,949		7,949	10
Other Public Safety	11							0		0	11
	12							0		0	12
	13							0		0	13
<b>Total Public Safety</b>	14	572,075	7,000		0	0	0	579,075		579,075	14
<b>Section B - Public Works</b>	15										15
Roads, Bridges, Sidewalks	16	104,396	54,398					158,794		158,794	16
Parking Meter and Off-Street	17							0		0	17
Street Lighting	18	26,368						26,368		26,368	18
Traffic Control Safety	19							0		0	19
Snow Removal	20		4,263					4,263		4,263	20
Highway Engineering	21							0		0	21
Street Cleaning	22							0		0	22
Airport (if not an enterprise)	23							0		0	23
Garbage (if not an enterprise)	24	90,124						90,124		90,124	24
Other Public Works	25							0		0	25
	26							0		0	26
	27							0		0	27
<b>Total Public Works</b>	28	220,888	58,661		0	0	0	279,549		279,549	28
<b>Section C - Health and Social Services</b>	29										29
Welfare Assistance	30							0		0	30
City Hospital	31							0		0	31
Payments to Private Hospitals	32							0		0	32
Health Regulation and Inspections	33							0		0	33
Water, Air, and Mosquito Control	34							0		0	34
Community Mental Health	35							0		0	35
Other Health and Social Services	36							0		0	36
	37							0		0	37
	38							0		0	38
<b>Total Health and Social Services</b>	39	0	0		0	0	0	0		0	39
<b>Section D - Culture and Recreation</b>	40										40
Library Services	41	35,000						35,000		35,000	41
Museum, Band, Theater	42		22,000					22,000		22,000	42
Parks	43	117,306						117,306		117,306	43
Recreation	44							0		0	44
Cemetery	45							0		0	45
Community Center, Zoo, Marina, and Auditorium	46					109,495		109,495		109,495	46
Other Culture and Recreation	47		32,000					32,000		32,000	47
	48							0		0	48
	49							0		0	49
<b>Total Culture and Recreation</b>	50	152,306	54,000		0	109,495	0	315,801		315,801	50

EXPENDITURES P7

CITY OF RIVERSIDE  
EXPENDITURES AND OTHER FINANCING USES FOR FISCAL YEAR ENDED JUNE 30, 2025 -- Continued

NON-GAAP/CASH BASIS

Item description	Line	General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of cols. (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of col. (g)) (i)	Line
<b>Section E - Community and Economic Development</b>	51										51
Community beautification	52	16,313						16,313		16,313	52
Economic development	53	13,787	11,382					25,169		25,169	53
Housing and urban renewal	54							0		0	54
Planning and zoning	55							0		0	55
Other community and economic development	56							0		0	56
TIF Rebates	57							0		0	57
	58							0		0	58
<b>Total Community and Economic Development</b>	59	30,100	11,382	0	0	0	0	41,482		41,482	59
<b>Section F - General Government</b>	60										60
Mayor, Council and City Manager	61	18,629						18,629		18,629	61
Clerk, Treasurer, Financial Administration	62	209,913						209,913		209,913	62
Elections	63							0		0	63
Legal Services and City Attorney	64	14,142						14,142		14,142	64
City Hall and General Buildings	65	151,835						151,835		151,835	65
Tort Liability	66							0		0	66
Other General Government	67							0		0	67
	68							0		0	68
	69							0		0	69
<b>Total General Government</b>	70	394,519	0		0	0	0	394,519		394,519	70
<b>Section G - Debt Service</b>	71							0		0	71
	72							0		0	72
	73							0		0	73
<b>Total Debt Service</b>	74	0	0	0	0	0	0	0		0	74
<b>Section H - Regular Capital Projects - Specify</b>	75										75
Governmental Capital Projects	76					344,280		344,280		344,280	76
CDBG Downtown Revitalization	77		228,354					228,354		228,354	77
<b>Subtotal Regular Capital Projects</b>	78	0	228,354		0	344,280	0	572,634		572,634	78
<b>TIF Capital Projects - Specify</b>	79										79
	80							0		0	80
	81							0		0	81
<b>Subtotal TIF Capital Projects</b>	82	0	0		0	0	0	0		0	82
<b>Total Capital Projects</b>	83	0	228,354		0	344,280	0	572,634		572,634	83
<b>Total Governmental Activities Expenditures</b>	84	1,369,888	359,397	0	0	453,775	0	2,183,060		2,183,060	84
<b>(Sum of lines 14, 28, 39, 50, 59, 70, 74, 83)</b>	85										85

TIF Rebates are expended out of the TIF Special Revenue Fund within the Community and Economic Development program's activity "Other"

EXPENDITURES P8

CITY OF RIVERSIDE  
 EXPENDITURES AND OTHER FINANCING USES FOR FISCAL YEAR ENDED JUNE 30, 2025 -- Continued

NON-GAAP/CASH BASIS

Item description	Line	General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of cols. (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of col. (g)) (i)	Line
<b>Section I - Business Type Activities</b>	87										87
Water - Current Operation	88								414,904	414,904	88
Capital Outlay	89									0	89
Debt Service	90									0	90
Sewer and Sewage Disposal - Current Operation	91								339,759	339,759	91
Capital Outlay	92									0	92
Debt Service	93									0	93
Electric - Current Operation	94									0	94
Capital Outlay	95									0	95
Debt Service	96									0	96
Gas Utility - Current Operation	97									0	97
Capital Outlay	98									0	98
Debt Service	99									0	99
Parking - Current Operation	100									0	100
Capital Outlay	101									0	101
Debt Service	102									0	102
Airport - Current Operation	103									0	103
Capital Outlay	104									0	104
Debt Service	105									0	105
Landfill/Garbage - Current operation	106									0	106
Capital Outlay	107									0	107
Debt Service	108									0	108
Hospital - Current Operation	109									0	109
Capital Outlay	110									0	110
Debt Service	111									0	111
Transit - Current Operation	112									0	112
Capital Outlay	113									0	113
Debt Service	114									0	114
Cable TV, Telephone, Internet - Current Operation	115									0	115
Capital Outlay	116									0	116
Housing Authority - Current Operation	117									0	117
Capital Outlay	118									0	118
Debt Service	119									0	119
Storm Water - Current Operation	120								120	120	120
Capital Outlay	121									0	121
Debt Service	122									0	122
Other Business Type - Current Operation	123									0	123
Capital Outlay	124									0	124
Debt Service	125									0	125
Internal Service Funds - Specify	126										126
	127									0	127
	128									0	128
<b>Total Business Type Activities</b>	129								754,783	754,783	129

## EXPENDITURES P9

CITY OF RIVERSIDE  
EXPENDITURES AND OTHER FINANCING USES FOR FISCAL YEAR ENDED JUNE 30, 2025 -- Continued

NON-GAAP/CASH BASIS

Item description	Line	General (a)	Special Revenue (b)	TIF Special Revenue (c)	Debt Service (d)	Capital Projects (e)	Permanent (f)	Total Governmental (Sum of cols. (a) through (f)) (g)	Proprietary (h)	Grand Total (Sum of col. (g)) (i)	Line
<b>Subtotal Expenditures (Sum of lines 84 and 129)</b>	130	1,369,888	359,397	0	0	453,775	0	2,183,060	754,783	2,937,843	130
<b>Section J - Other Financing Uses Including Transfers Out</b>	131										131
Regular transfers out	132		251,483					251,483		251,483	132
Internal TIF loans/repayments and transfers out	133							0		0	133
	134							0		0	134
<b>Total Other Financing Uses</b>	135	0	251,483	0	0	0	0	251,483	0	251,483	135
<b>Total Expenditures and Other Financing Uses (Sum of lines 130 and 135)</b>	136	1,369,888	610,880	0	0	453,775	0	2,434,543	754,783	3,189,326	136
	137										137
<b>Ending fund balance June 30, :</b>	138										138
<b>Governmental:</b>	139										139
<b>Nonspendable</b>	140							0		0	140
<b>Restricted</b>	141		203,569					203,569		203,569	141
<b>Committed</b>	142		157,263					157,263		157,263	142
<b>Assigned</b>	143	191,488				1,422,697		1,614,185		1,614,185	143
<b>Unassigned</b>	144	573,408	2,338,936	19,009		396,419		3,327,772		3,327,772	144
<b>Total Governmental</b>	145	764,896	2,699,768	19,009	0	1,819,116	0	5,302,789		5,302,789	145
<b>Proprietary</b>	146								619,472	619,472	146
<b>Total Ending Fund Balance June 30,</b>	147	764,896	2,699,768	19,009	0	1,819,116	0	5,302,789	619,472	5,922,261	147
<b>Total Requirements (Sum of lines 136 and 147)</b>	148	2,134,784	3,310,648	19,009	0	2,272,891	0	7,737,332	1,374,255	9,111,587	148

**OTHER P10**

Part III Intergovernmental Expenditures  
Please report below expenditures made to the State or to other local governments on a reimbursement or cost sharing basis. Include these expenditures in part II. Enter amount.

Purpose	Amount paid to other local governments	Purpose	Amount paid to State
Correction		Highways	
Health		All other	
Highways			
Transit Subsidies			
Libraries	35,000		
Police protection	258,572		
Sewerage			
Sanitation			
All other			

Part IV  
Wages & Salaries  
Report here the total salaries and wages paid to all employees of your government before deductions of social security, retirement, etc. Include also salaries and wages paid to employees of any utility owned and operated by your government, as well as salaries and wages of municipal employees charged to construction projects.

YOU ARE REQUIRED TO ENTER SALARY DOLLARS IN THE Amount areas FOR SALARIES AND WAGES PAID		Amount
<b>Total Salaries and Wages Paid</b>		272,817

Part V Debt Outstanding, Issued, and Retired  
Transit subsidies

**A. Long-Term Debt**

Debt During the Fiscal Year			Debt Outstanding JUNE 30, 2025						
Purpose	Line	Debt Outstanding JULY 1, 2024	Issued	Retired	General Obligation	TIF Revenue	Revenue	Other	Interest Paid This Year
Water Utility	1.	0	0	0	0	0	0	0	0
Sewer Utility	2.	0	0	0	0	0	0	0	0
Electric Utility	3.	0	0	0	0	0	0	0	0
Gas Utility	4.	0	0	0	0	0	0	0	0
Transit-Bus	5.	0	0	0	0	0	0	0	0
Industrial Revenue	6.	0	0	0	0	0	0	0	0
Mortgage Revenue	7.	0	0	0	0	0	0	0	0
TIF Revenue	8.	0	0	0	0	0	0	0	0
Other Purposes / Miscellaneous	9.	0	0	0	0	0	0	0	0
GO	10.	0	0	0	0	0	0	0	0
Parking	11.	0	0	0	0	0	0	0	0
Airport	12.	0	0	0	0	0	0	0	0
Stormwater	13.	0	0	0	0	0	0	0	0
Section 108	14.	0	0	0	0	0	0	0	0
<b>Total Long-Term</b>		0	0	0	0	0	0	0	0

B. Short-Term Debt Amount	
Outstanding as of July 1, 2024	0
Outstanding as of JUNE 30, 2025	0

DEBT LIMITATION FOR GENERAL OBLIGATIONS		Amount	
Part VI Actual valuation -- January 1, 2023		179,902,493	x.05 = \$ 8,995,124.65

Part VII CASH AND INVESTMENT ASSETS AS OF JUNE 30, 2025

Type of asset	Amount				
Cash and investments - Include cash on hand, CD's, time, checking and savings deposits, Federal securities, Federal agency securities, State and local government securities, and all other securities. Exclude value of real property.	Bond and interest funds (a)	Bond construction funds (b)	Pension/retirement funds (c)	All other Funds (d)	Total (e)
					5,922,261

If you budget on a NON-GAAP CASH BASIS, the amount in the Total above SHOULD EQUAL the above summed amounts on the sheet All Funds P1: Ending fund balance, column C PLUS the amounts in the shaded Note area.

**CITY DEBT DETAIL - LT DEBT1**

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, 2024	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
	1	-			-						-	-
	2	-			-						-	-
	3	-			-						-	-
	4	-			-						-	-
	5	-			-						-	-
	6	-			-						-	-
	7	-			-						-	-
	8	-			-						-	-
	9	-			-						-	-
	10	-			-						-	-
	11	-			-						-	-
	12	-			-						-	-
	13	-			-						-	-
	14	-			-						-	-
	15	-			-						-	-
	16	-			-						-	-
	17	-			-						-	-
	18	-			-						-	-
	19	-			-						-	-
	20	-			-						-	-

CITY DEBT DETAIL - LT DEBT2

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, NaN	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
	21	-			-						-	-
	22	-			-						-	-
	23	-			-						-	-
	24	-			-						-	-
	25	-			-						-	-
	26	-			-						-	-
	27	-			-						-	-
	28	-			-						-	-
	29	-			-						-	-
	30	-			-						-	-
	31	-			-						-	-
	32	-			-						-	-
	33	-			-						-	-
	34	-			-						-	-
	35	-			-						-	-
	36	-			-						-	-
	37	-			-						-	-
	38	-			-						-	-
	39	-			-						-	-
	40	-			-						-	-

CITY DEBT DETAIL - LT DEBT3

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, NaN	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
	41	-			-						-	-
	42	-			-						-	-
	43	-			-						-	-
	44	-			-						-	-
	45	-			-						-	-
	46	-			-						-	-
	47	-			-						-	-
	48	-			-						-	-
	49	-			-						-	-
	50	-			-						-	-
	51	-			-						-	-
	52	-			-						-	-
	53	-			-						-	-
	54	-			-						-	-
	55	-			-						-	-
	56	-			-						-	-
	57	-			-						-	-
	58	-			-						-	-
	59	-			-						-	-
	60	-			-						-	-

**CITY DEBT DETAIL - LT DEBT4**

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, NaN	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
61	-				-						-	-
62	-				-						-	-
63	-				-						-	-
64	-				-						-	-
65	-				-						-	-
66	-				-						-	-
67	-				-						-	-
68	-				-						-	-
69	-				-						-	-
70	-				-						-	-
71	-				-						-	-
72	-				-						-	-
73	-				-						-	-
74	-				-						-	-
75	-				-						-	-
76	-				-						-	-
77	-				-						-	-
78	-				-						-	-
79	-				-						-	-
80	-				-						-	-

CITY DEBT DETAIL - LT DEBT5

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, NaN	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
	81 -				-						-	-
	82 -				-						-	-
	83 -				-						-	-
	84 -				-						-	-
	85 -				-						-	-
	86 -				-						-	-
	87 -				-						-	-
	88 -				-						-	-
	89 -				-						-	-
	90 -				-						-	-
	91 -				-						-	-
	92 -				-						-	-
	93 -				-						-	-
	94 -				-						-	-
	95 -				-						-	-
	96 -				-						-	-
	97 -				-						-	-
	98 -				-						-	-
	99 -				-						-	-
	100 -				-						-	-

CITY DEBT DETAIL - LT DEBT6

Debt Series Name	Type of Debt	Date of Issuance	Debt Resolution	Rate Range	Voted	Amount of Issue	Principal Outstanding July 1, NaN	Fiscal Year Principal Paid	Fiscal Year Interest Paid	Tied to Other Debt	Purpose of Debt	Projects Funded by Debt
101	-				-						-	-
102	-				-						-	-
103	-				-						-	-
104	-				-						-	-
105	-				-						-	-
106	-				-						-	-
107	-				-						-	-
108	-				-						-	-
109	-				-						-	-
110	-				-						-	-
111	-				-						-	-
112	-				-						-	-
113	-				-						-	-
114	-				-						-	-
115	-				-						-	-
116	-				-						-	-
117	-				-						-	-
118	-				-						-	-
119	-				-						-	-
120	-				-						-	-

**Notes & Remarks**

REMARKS

-



# City Street Finance Report

Fiscal Year 2025

Bureau of Local Systems

Riverside

Ames, IA 50010

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## Expenses

	General Fund Streets (001)	Road Use (110)	Other Special Revenues	Debt Service (200)	Capital Projects (300)	Utilities (600 & U0)	Grand Total
Salaries - Roads/Streets	\$57,500						\$57,500
Benefits - Roads/Streets	\$20,611						\$20,611
Building & Grounds Maint. & Repair	\$3,430						\$3,430
Vehicle & Office Equip Operation and Repair		\$12,379					\$12,379
Insurance	\$11,685						\$11,685
Street Maintenance Expense		\$1,981					\$1,981
Other Contract Services		\$39,407					\$39,407
Minor Equipment Purchases	\$384						\$384
New Posts & Signs		\$631					\$631
Street - New Roadway					\$27,809		\$27,809
Street - Safety/Environment					\$22,440		\$22,440
Street Lighting	\$26,368						\$26,368
Snow Removal		\$4,263					\$4,263
Depreciation & Building Utilities	\$10,789						\$10,789
<b>Total</b>	<b>\$130,767</b>	<b>\$58,661</b>			<b>\$50,249</b>		<b>\$239,677</b>



# City Street Finance Report

Fiscal Year 2025

Bureau of Local Systems

Riverside

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## Revenue

	General Fund Streets (001)	Road Use (110)	Other Special Revenues	Debt Service (200)	Capital Projects (300)	Utilities (600 & U0)	Grand Total
Levied on Property	\$130,767		\$0	\$0			\$130,767
Interest		\$5,374					\$5,374
State Revenues - Road Use Taxes		\$150,540					\$150,540
Charges/fees						\$0	\$0
Contributions					\$50,249		\$50,249
<b>Total</b>	<b>\$130,767</b>	<b>\$155,914</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50,249</b>	<b>\$0</b>	<b>\$336,930</b>



Bureau of Local Systems  
Ames, IA 50010

# City Street Finance Report

Fiscal Year 2025

Riverside

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## Bonds/Loans

Bond/Loan Description	Principal Balance As of 7/1	Total Principal Paid	Total Interest Paid	Principal Roads	Interest Roads	Principal Balance As of 6/30
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**Total**



# City Street Finance Report

Fiscal Year 2025

Bureau of Local Systems

Riverside

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## Equipment

Description	Model Year	Usage Type	Cost	Purchased Status
JD GATOR	2023	Purchased	\$27,250	No Change
SIMPLICITY BRUSH SWEEPER	2004	Purchased	\$5,000	No Change
LONG TRACTOR W/ DISC MOWER	1980	Purchased	\$30,000	No Change
GMC SIDE KICK TRUCK	1990	Purchased	\$15,508	No Change
CHEVY SILVERADO 1 TON TRUCK	2017	Purchased	\$55,000	No Change
SKID LOADER	2008	Purchased	\$17,900	No Change
CHEVY 1 TON TRUCK	2008	Purchased	\$40,000	No Change
DODGE RAM DIESEL	2020	Purchased	\$38,177	No Change
DEUTZ-FAHR TRACTOR	2022	Purchased	\$41,435	No Change



Bureau of Local Systems  
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## City Street Finance Report

Fiscal Year 2025

Riverside

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### Street Projects

Project Description	Contract Price	Final Price	Contractor Name
---------------------	----------------	-------------	-----------------



# City Street Finance Report

Fiscal Year 2025

Bureau of Local Systems

Riverside

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## Summary

	General Fund Streets (001)	Road Use (110)	Other Special Revenues	Debt Service (200)	Capital Projects (300)	Utilities (600 & U0)	Grand Total
Begining Balance	\$0	\$106,316	\$0	\$0	\$0	\$0	\$106,316
SubTotal Expenses (-)	\$130,767	\$58,661			\$50,249		\$239,677
Subtotal Revenues (+)	\$130,767	\$155,914	\$0	\$0	\$50,249	\$0	\$336,930
Ending Balance	\$0	\$203,569	\$0	\$0	\$0	\$0	\$203,569

Resolution Number:

Execution Date:

Signature:

**Annual Urban Renewal Report, Fiscal Year 2024 - 2025**

**Levy Authority Summary**

Local Government Name: RIVERSIDE  
 Local Government Number: 92G886

**Active Urban Renewal Areas**

RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL

**U.R. # of Tif Taxing  
# Districts**  
 92003      2

**TIF Debt Outstanding:** **0**

**TIF Sp. Rev. Fund Cash Balance as of 07-01-2024:** **0**      **Amount of 07-01-2024 Cash Balance Restricted for LMI**

TIF Revenue:	19,000		
TIF Sp. Revenue Fund Interest:	9		
Property Tax Replacement Claims	0		
Asset Sales & Loan Repayments:	0		
<b>Total Revenue:</b>	<b>19,009</b>		

Rebate Expenditures:	0		
Non-Rebate Expenditures:	0		
Returned to County Treasurer:	0		
<b>Total Expenditures:</b>	<b>0</b>		

**TIF Sp. Rev. Fund Cash Balance as of 06-30-2025:** **19,009**      **Amount of 06-30-2025 Cash Balance Restricted for LMI** **7,224**

**Year-End Outstanding TIF Obligations, Net of TIF Special Revenue Fund Balance:** **-19,009**

♣ Annual Urban Renewal Report, Fiscal Year 2024 - 2025

**Urban Renewal Area Data Collection**

Local Government Name: RIVERSIDE (92G886)  
 Urban Renewal Area: RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL  
 UR Area Number: 92003

UR Area Creation Date: 06/2019

UR Area Purpose:

Tax Districts within this Urban Renewal Area	Base No.	Increment No.	Increment Value Used
RIVERSIDE CTY AG/HIGHLAND	920195	920196	900
RIVERSIDE CTY/HIGHLAND SCH	920197	920198	688,299

**Urban Renewal Area Value by Class - 1/1/2023 for FY 2025**

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	9,000	1,502,500	0	0	0	-8,000	1,503,500	0	1,503,500
Taxable	6,465	696,299	0	0	0	-8,000	694,764	0	694,764
Homestead Credits									4

**TIF Sp. Rev. Fund Cash Balance as of 07-01-2024:** 0      0      **Amount of 07-01-2024 Cash Balance Restricted for LMI**

TIF Revenue:	19,000
TIF Sp. Revenue Fund Interest:	9
Property Tax Replacement Claims	0
Asset Sales & Loan Repayments:	0
<b>Total Revenue:</b>	<b>19,009</b>

Rebate Expenditures:	0
Non-Rebate Expenditures:	0
Returned to County Treasurer:	0
<b>Total Expenditures:</b>	<b>0</b>

**TIF Sp. Rev. Fund Cash Balance as of 06-30-2025:** 19,009      7,224      **Amount of 06-30-2025 Cash Balance Restricted for LMI**

## Projects For RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL

### Northern Heights I

Description:	Residential Development
Classification:	Residential property (classified residential)
Physically Complete:	Yes
Payments Complete:	Yes

## **Income Housing For RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL**

Amount of FY 2025 expenditures that provide or aid in the provision of public improvements related to housing and residential development:	0
<hr/>	
Lots for low and moderate income housing:	0
Construction of low and moderate income housing:	0
Grants, credits or other direct assistance to low and moderate income families:	0
Payments to a low and moderate income housing fund established by the municipality, including matching funds for any state or federal moneys used for such purposes:	0
Other low and moderate income housing assistance:	0

**TIF Taxing District Data Collection**

Local Government Name: RIVERSIDE (92G886)  
 Urban Renewal Area: RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL (92003)  
 TIF Taxing District Name: RIVERSIDE CTY AG/HIGHLAND  
 TIF Taxing District Inc. Number: 920196  
 TIF Taxing District Base Year: 0  
 FY TIF Revenue First Received:  
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	No
Economic Development	No

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	9,000	0	0	0	0	0	9,000	0	9,000
Taxable	6,465	0	0	0	0	0	6,465	0	6,465
Homestead Credits									0

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	8,100	900	900	0	0

FY 2025 TIF Revenue Received: 0

**TIF Taxing District Data Collection**

Local Government Name: RIVERSIDE (92G886)  
 Urban Renewal Area: RIVERSIDE NORTHERN HEIGHTS URBAN RENEWAL (92003)  
 TIF Taxing District Name: RIVERSIDE CTY/HIGHLAND SCH  
 TIF Taxing District Inc. Number: 920198  
 TIF Taxing District Base Year: 0  
 FY TIF Revenue First Received: 2025  
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	No
Economic Development	11/2022

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	0	1,502,500	0	0	0	-8,000	1,494,500	0	1,494,500
Taxable	0	696,299	0	0	0	-8,000	688,299	0	688,299
Homestead Credits									4

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	247,000	688,299	688,299	0	0

FY 2025 TIF Revenue Received: 19,000

Cost and Benefit Comparison

Rates Effective:

Plan Name		EnhancedBlue 1500	myBlue HDHP	EnhancedBlue 3000	EnhancedBlue Primary
MetallicLevel		Gold	Silver	Gold	Gold
Network		HMO	PPO	HMO	HMO
In Network Design		<b>HM000161</b>	<b>PG000427</b>	<b>HM000043</b>	<b>HM000044</b>
Deductible	Individual	\$1,500	<b>\$6,250</b>	\$3,000	<b>\$2,750</b>
	Family	\$3,000	<b>\$12,500</b>	\$6,000	<b>\$5,500</b>
Coinsurance		20%	0%	30%	25%
Out-of-Pocket Maximum	Individual	<b>\$7,000</b>	<b>\$6,250</b>	<b>\$6,100</b>	<b>\$5,500</b>
	Family	<b>\$14,000</b>	<b>\$12,500</b>	<b>\$12,200</b>	<b>\$11,000</b>
<b>Medical Benefits</b>					
Qualified Preventive		No member cost share.			
Telehealth (Doctor on Demand)		\$0	0% after deductible	\$0	\$0
Designated Primary Care Physician		\$25	0% after deductible	\$25	\$5
Non-Designated Primary Care Physician		\$40	0% after deductible	\$40	\$20
Non-Primary Care Physician		\$60	0% after deductible	\$60	\$90
Urgent Care Facility		\$40	0% after deductible	\$40	\$20
Emergency Room Facility		\$500	0% after deductible	\$400	25% after deductible
Outpatient Surgery		20% after deductible	0% after deductible	30% after deductible	25% after deductible
Inpatient Hospital		20% after deductible	0% after deductible	30% after deductible	25% after deductible
Rx Plan		<b>RG000019</b>	<b>RG000321</b>	<b>RG000325</b>	<b>RG000044</b>
Retail RX	Preventive	No member cost share.			
	Tier 1	\$15	0% after deductible	\$15	\$10
	Tier 2	\$50	0% after deductible	\$40	25% after deductible
	Tier 3	\$100	0% after deductible	\$100	25% after deductible
	Tier 4	N/A	N/A	N/A	N/A
Specialty Rx	Biosimilar	\$150	0% after deductible	\$160	25% after deductible
	Preferred	\$200	0% after deductible	\$200	25% after deductible
	Non-Preferred	\$500	0% after deductible	\$400	25% after deductible
	Office Administered	\$200	0% after deductible	\$200	25% after deductible
Mail Order					

# myBlue HDHP Silver

Health Plan | High Deductible Health Plan | Effective: January 1, 2026



## Summary

	HMO
<b>Employer Premium</b> per month	<b>\$3,580.19</b>
<b>Deductible</b> per year	\$6,250 (Single) \$12,500 (Family)
<b>Out-of-Pocket Maximum</b> per year	\$6,250 (Single) \$12,500 (Family)
<b>Coinsurance</b>	0%
<b>Virtual Visits</b> Doctor on Demand (DoD)	Deductible
<b>Designated PCP</b>	Deductible
<b>Other PCP</b>	Deductible
<b>Non PCP</b>	Deductible
<b>Emergency Room Visits</b>	Deductible

## Rates

Age	HMO
0-14	\$242.76
15	\$264.34
16	\$272.59
17	\$280.84
18	\$289.73
19	\$298.61
20	\$307.82
21	\$317.34
22	\$317.34
23	\$317.34
24	\$317.34
25	\$318.61
26	\$324.95
27	\$332.57
28	\$344.95
29	\$355.10
30	\$360.18
31	\$367.79
32	\$375.41
33	\$380.17
34	\$385.25
35	\$387.79
36	\$390.32
37	\$392.86
38	\$395.40
39	\$400.48
40	\$405.56
41	\$413.17
42	\$420.47
43	\$430.63
44	\$443.32
45	\$458.23
46	\$476.01
47	\$496.00
48	\$518.85
49	\$541.38
50	\$566.76
51	\$591.83
52	\$619.44
53	\$647.37
54	\$677.51
55	\$707.66
56	\$740.35
57	\$773.35
58	\$808.57
59	\$826.03
60	\$861.25
61	\$891.72
62	\$911.71
63	\$936.78
64	\$952.01
65+	\$952.01

## Prescription Drugs

Formulary	BlueRx Essentials
Deductible (Drug)	Medical Deductible Applies
Tier 1	Deductible
Tier 2	Deductible
Tier 3	Deductible
Biosimilar	Deductible
Preferred Specialty Drugs	Deductible
Non-preferred Specialty Drugs	Deductible

Premium rates shown are subject to change based on enrollment and plan selection. Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Health Plan of Iowa, Inc. are independent licensees of the Blue Cross and Blue Shield Association.

# EnhancedBlue 1500

Health Plan Traditional Copay Effective: January 1, 2026



## Summary

	HMO
<b>Employer Premium</b> per month	<b>\$0.00</b>
<b>Deductible</b> per year	\$1,500 (Single) \$3,000 (Family)
<b>Out-of-Pocket Maximum</b> per year	\$7,000 (Single) \$14,000 (Family)
<b>Coinsurance</b>	20%
<b>Virtual Visits</b> Doctor on Demand (DoD)	\$40 (Doctor on Demand \$0)
<b>Designated PCP</b>	\$25
<b>Other PCP</b>	\$40
<b>Non PCP</b>	\$60
<b>Emergency Room Visits</b>	\$500

## Rates

Age	HMO
0-14	\$313.03
15	\$340.86
16	\$351.50
17	\$362.14
18	\$373.59
19	\$385.05
20	\$396.92
21	\$409.19
22	\$409.19
23	\$409.19
24	\$409.19
25	\$410.83
26	\$419.01
27	\$428.83
28	\$444.79
29	\$457.89
30	\$464.43
31	\$474.25
32	\$484.08
33	\$490.21
34	\$496.76
35	\$500.03
36	\$503.31
37	\$506.58
38	\$509.85
39	\$516.40
40	\$522.95
41	\$532.77
42	\$542.18
43	\$555.28
44	\$571.64
45	\$590.87
46	\$613.79
47	\$639.57
48	\$669.03
49	\$698.08
50	\$730.82
51	\$763.15
52	\$798.74
53	\$834.75
54	\$873.63
55	\$912.50
56	\$954.65
57	\$997.20
58	\$1,042.62
59	\$1,065.13
60	\$1,110.55
61	\$1,149.83
62	\$1,175.61
63	\$1,207.94
64	\$1,227.57
65+	\$1,227.57

## Prescription Drugs

Formulary	BlueRx Essentials
Deductible (Drug)	N/A
Tier 1	\$15
Tier 2	\$50
Tier 3	\$100
Biosimilar	\$150
Preferred Specialty Drugs	\$200
Non-preferred Specialty Drugs	\$500

# EnhancedBlue 3000

Health Plan Traditional Copay Effective: January 1, 2026



## Summary

	HMO	POS	PPO
<b>Employer Premium</b> per month	<b>\$4,442.72</b>	<b>\$4,658.92</b>	<b>\$5,323.57</b>
<b>Deductible</b> per year	\$3,000 (Single) \$6,000 (Family)	\$3,000 (Single) \$6,000 (Family)	\$3,000 (Single) \$6,000 (Family)
<b>Out-of-Pocket Maximum</b> per year	\$6,100 (Single) \$12,200 (Family)	\$6,100 (Single) \$12,200 (Family)	\$6,100 (Single) \$12,200 (Family)
<b>Coinsurance</b>	30%	30%	30%
<b>Virtual Visits</b> Doctor on Demand (DoD)	\$40 (Doctor on Demand \$0)	\$40 (Doctor on Demand \$0)	\$30 (Doctor on Demand \$0)
<b>Designated PCP</b>	\$25	\$25	N/A
<b>Other PCP</b>	\$40	\$40	\$30
<b>Non PCP</b>	\$60	\$60	\$60
<b>Emergency Room Visits</b>	\$400	\$400	\$400

## Rates

Age	HMO	POS	PPO
0-14	\$301.25	\$315.91	\$360.98
15	\$328.03	\$343.99	\$393.06
16	\$338.26	\$354.73	\$405.33
17	\$348.50	\$365.46	\$417.60
18	\$359.53	\$377.03	\$430.81
19	\$370.56	\$388.59	\$444.02
20	\$381.98	\$400.56	\$457.71
21	\$393.79	\$412.95	\$471.86
22	\$393.79	\$412.95	\$471.86
23	\$393.79	\$412.95	\$471.86
24	\$393.79	\$412.95	\$471.86
25	\$395.36	\$414.60	\$473.75
26	\$403.24	\$422.86	\$483.19
27	\$412.69	\$432.77	\$494.51
28	\$428.05	\$448.88	\$512.92
29	\$440.65	\$462.09	\$528.02
30	\$446.95	\$468.70	\$535.57
31	\$456.40	\$478.61	\$546.89
32	\$465.85	\$488.52	\$558.22
33	\$471.76	\$494.72	\$565.29
34	\$478.06	\$501.32	\$572.84
35	\$481.21	\$504.63	\$576.62
36	\$484.36	\$507.93	\$580.39
37	\$487.51	\$511.24	\$584.17
38	\$490.66	\$514.54	\$587.94
39	\$496.96	\$521.15	\$595.49
40	\$503.26	\$527.75	\$603.04
41	\$512.71	\$537.66	\$614.37
42	\$521.77	\$547.16	\$625.22
43	\$534.37	\$560.38	\$640.32
44	\$550.12	\$576.89	\$659.19
45	\$568.63	\$596.30	\$681.37
46	\$590.68	\$619.43	\$707.80
47	\$615.49	\$645.44	\$737.52
48	\$643.84	\$675.18	\$771.50
49	\$671.80	\$704.50	\$805.00
50	\$703.31	\$737.53	\$842.75
51	\$734.42	\$770.16	\$880.03
52	\$768.68	\$806.08	\$921.08
53	\$803.33	\$842.42	\$962.60
54	\$840.74	\$881.65	\$1,007.43
55	\$878.15	\$920.88	\$1,052.26
56	\$918.71	\$963.42	\$1,100.86
57	\$959.66	\$1,006.36	\$1,149.93
58	\$1,003.37	\$1,052.20	\$1,202.31
59	\$1,025.03	\$1,074.92	\$1,228.26
60	\$1,068.74	\$1,120.75	\$1,280.64
61	\$1,106.55	\$1,160.40	\$1,325.94
62	\$1,131.35	\$1,186.41	\$1,355.67
63	\$1,162.46	\$1,219.04	\$1,392.94
64	\$1,181.37	\$1,238.85	\$1,415.58
65+	\$1,181.37	\$1,238.85	\$1,415.58

## Prescription Drugs

Formulary	BlueRx Essentials
Medical Deductible Applies	No
Tier 1	\$15
Tier 2	\$40
Tier 3	\$100
Biosimilar	\$160
Preferred Specialty Drugs	\$200
Non-preferred Specialty Drugs	\$400

Premium rates shown are subject to change based on enrollment and plan selection. Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Health Plan of Iowa, Inc. are independent licensees of the Blue Cross and Blue Shield Association.

### Health Insurance Coverage Comparison

Year	2025		2026		
Plan Type	HDHP	Traditional	HDHP	Traditional	Traditional
Plan Name	myBlue HDHP Silver	EnhancedBlue 1500	myBlue HDHP Silver	EnhancedBlue 1500	EnhancedBlue 3000
Deductible - Individual	\$6,000.00	\$1,500.00	\$6,250.00	\$1,500.00	\$3,000.00
Deductible - Family	\$12,000.00	\$3,000.00	\$12,500.00	\$3,000.00	\$6,000.00
Out of Pocket Max - Individual	\$6,000.00	\$6,500.00	\$6,250.00	\$7,000.00	\$6,100.00
Out of Pocket Max - Family	\$12,000.00	\$13,000.00	\$12,500.00	\$14,000.00	\$12,200.00
<b>Cost Share</b>					
Coinsurance	\$0.00	20%	\$0.00	20%	30%
Virtual Visits	Deductible	\$40.00	Deductible	\$40.00	\$40.00
Doctor on Demand	Deductible	\$0.00	Deductible	\$0.00	\$0.00
Designated PCP	Deductible	\$25.00	Deductible	\$25.00	\$25.00
Other PCP	Deductible	\$40.00	Deductible	\$40.00	\$40.00
Non PCP	Deductible	\$60.00	Deductible	\$60.00	\$60.00
Emergency Room	Deductible	\$500.00	Deductible	\$500.00	\$400.00
Preventitive Care	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Prescriptions</b>					
Formulary	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials
Medical Deductible Applies	Yes	No	Yes	No	No
Tier 1	Deductible	\$15.00	Deductible	\$15.00	\$15.00
Tier 2	Deductible	\$50.00	Deductible	\$50.00	\$50.00
Tier 3	Deductible	\$100.00	Deductible	\$100.00	\$100.00
Biosimilars	Deductible	\$150.00	Deductible	\$150.00	\$160.00
Preferred Specialty Drugs	Deductible	\$200.00	Deductible	\$200.00	\$200.00
Non-preferred Specialty Drugs	Deductible	\$500.00	Deductible	\$500.00	\$400.00

### Health Insurance Cost Comparison

Year	2025		2026		
Plan Type	HDHP	Traditional	HDHP	Traditional	Traditional
Plan Name	myBlue HDHP Silver	EnhancedBlue 1500	myBlue HDHP Silver	EnhancedBlue 1500	EnhancedBlue 3000
Real Max Out of Pocket Formula - Employee	10% Individual Premiums or 20% Family Premiums + Deductible + HSA Employee Contribution - HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution	10% Individual Premiums or 20% Family Premiums + Deductible + HSA Employee Contribution - HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution
Real Max Out of Pocket Formula - Employer	90% Individual Premiums or 80% Family Premiums + HSA Employer Contribution	Cost of HDHP Option + HSA Contribution	90% Individual Premiums or 80% Family Premiums + HSA Employer Contribution	Cost of HDHP Option + HSA Contribution	Cost of HDHP Option + HSA Contribution
<b>Employees</b>					
Total Employee Premiums	\$ 6,566.64	\$ 10,459.02	\$ 11,059.64	\$ 17,685.28	\$ 13,725.76
Total Employee HSA Contributions	\$ 4,500.00	0	\$ 7,500.00	0	0
<b>Total</b>	<b>\$11,066.64</b>	<b>\$ 10,459.02</b>	<b>\$ 18,559.64</b>	<b>\$17,685.28</b>	<b>\$13,725.76</b>
Total Premiums & Contributions Share	21%	20%	20%	19%	16%
Employee Max Costs	\$26,066.64	\$36,459.02	\$47,309.64	\$66,685.28	\$56,425.76
Employee Max OOP Share	38%	47%	39%	49%	45%
<b>Employer (City)</b>					
Total Employer Premiums	\$ 33,669.84	\$ 41,259.90	\$58,224.42	\$73,224.42	\$73,224.42
Total Employer HSA Contributions	\$9,000.00	0	\$15,000.00	0	0
<b>Total</b>	<b>\$ 42,669.84</b>	<b>\$ 41,259.90</b>	<b>\$73,224.42</b>	<b>\$73,224.42</b>	<b>\$73,224.42</b>
Total Premiums & Contributions Share	79%	80%	80%	81%	84%
Employer Max Costs	\$ 42,669.84	\$41,259.90	\$73,224.42	\$70,570.04	\$70,166.60
Employer Max OOP Share	62%	53%	61%	51%	55%
Total Premiums & Contributions (Employer & Employee)	\$53,736.48	\$51,718.92	\$91,784.06	\$90,909.70	\$86,950.18
Total Max OOP (Employer & Employee)	\$68,736.48	\$77,718.92	\$120,534.06	\$137,255.32	\$126,592.36

**Explanation**

8.9% HDHP Premium Increases + Addition of Cole & Carrie on Health Insurance

HSA Contribution	
Employer	\$3,000.00
Employee	\$1,500.00

### Health Insurance Coverage Comparison

Year	2025		2026		
Plan Type	HDHP	Traditional	HDHP	Traditional	Traditional
Plan Name	myBlue HDHP Silver	EnhancedBlue 1500	myBlue HDHP Silver	EnhancedBlue 1500	EnhancedBlue 3000
Deductible - Individual	\$6,000.00	\$1,500.00	\$6,250.00	\$1,500.00	\$3,000.00
Deductible - Family	\$12,000.00	\$3,000.00	\$12,500.00	\$3,000.00	\$6,000.00
Out of Pocket Max - Individual	\$6,000.00	\$6,500.00	\$6,250.00	\$7,000.00	\$6,100.00
Out of Pocket Max - Family	\$12,000.00	\$13,000.00	\$12,500.00	\$14,000.00	\$12,200.00
<b>Cost Share</b>					
Coinsurance	\$0.00	20%	\$0.00	20%	30%
Virtual Visits	Deductible	\$40.00	Deductible	\$40.00	\$40.00
Doctor on Demand	Deductible	\$0.00	Deductible	\$0.00	\$0.00
Designated PCP	Deductible	\$25.00	Deductible	\$25.00	\$25.00
Other PCP	Deductible	\$40.00	Deductible	\$40.00	\$40.00
Non PCP	Deductible	\$60.00	Deductible	\$60.00	\$60.00
Emergency Room	Deductible	\$500.00	Deductible	\$500.00	\$400.00
Preventitive Care	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Prescriptions</b>					
Formulary	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials	BlueRx Essentials
Medical Deductible Applies	Yes	No	Yes	No	No
Tier 1	Deductible	\$15.00	Deductible	\$15.00	\$15.00
Tier 2	Deductible	\$50.00	Deductible	\$50.00	\$50.00
Tier 3	Deductible	\$100.00	Deductible	\$100.00	\$100.00
Biosimilars	Deductible	\$150.00	Deductible	\$150.00	\$160.00
Preferred Specialty Drugs	Deductible	\$200.00	Deductible	\$200.00	\$200.00
Non-preferred Specialty Drugs	Deductible	\$500.00	Deductible	\$500.00	\$400.00

### Health Insurance Cost Comparison

Year	2025		2026		
Plan Type	HDHP	Traditional	HDHP	Traditional	Traditional
Plan Name	myBlue HDHP Silver	EnhancedBlue 1500	myBlue HDHP Silver	EnhancedBlue 1500	EnhancedBlue 3000
Real Max Out of Pocket Formula - Employee	10% Individual Premiums or 20% Family Premiums + Deductible + HSA Employee Contribution - HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution	10% Individual Premiums or 20% Family Premiums + Deductible + HSA Employee Contribution - HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution	Out of Pocket Max + Premiums exceeding Total Cost of HDHP + HSA Employer Contribution
Real Max Out of Pocket Formula - Employer	90% Individual Premiums or 80% Family Premiums + HSA Employer Contribution	Cost of HDHP Option + HSA Contribution	90% Individual Premiums or 80% Family Premiums + HSA Employer Contribution	Cost of HDHP Option + HSA Contribution	Cost of HDHP Option + HSA Contribution
<b>Employees</b>					
Total Employee Premiums	\$ 10,339.66	\$ 15,731.08	\$ 11,059.64	\$ 17,685.28	\$ 13,725.76
Total Employee HSA Contributions	\$ 7,500.00	0	\$ 7,500.00	0	0
<b>Total</b>	<b>\$17,839.66</b>	<b>\$ 15,731.08</b>	<b>\$ 18,559.64</b>	<b>\$17,685.28</b>	<b>\$13,725.76</b>
Total Premiums & Contributions Share	21%	20%	20%	19%	16%
Employee Max Costs	\$44,839.66	\$61,231.08	\$47,309.64	\$66,685.28	\$56,425.76
Employee Max OOP Share	41%	49%	39%	49%	45%
<b>Employer (City)</b>					
Total Employer Premiums	\$ 50,584.70	\$ 62,579.60	\$58,224.42	\$73,224.42	\$73,224.42
Total Employer HSA Contributions	\$15,000.00	0	\$15,000.00	0	0
<b>Total</b>	<b>\$65,584.70</b>	<b>\$62,579.60</b>	<b>\$73,224.42</b>	<b>\$73,224.42</b>	<b>\$73,224.42</b>
Total Premiums & Contributions Share	79%	80%	80%	81%	84%
Employer Max Costs	\$65,584.70	\$62,579.60	\$73,224.42	\$70,570.04	\$70,166.60
Employer Max OOP Share	59%	51%	61%	51%	55%
Total Premiums & Contributions (Employer & Employee)	\$83,424.36	\$78,310.68	\$91,784.06	\$90,909.70	\$86,950.18
Total Max OOP (Employer & Employee)	\$110,424.36	\$123,810.68	\$120,534.06	\$137,255.32	\$126,592.36

Explanation 8.9% HDHP Premium Increases + Addition of Cole & Carrie on Health Insurance

HSA Contribution	
Employer	\$3,000.00
Employee	\$1,500.00

**RESOLUTION #2025-XX**

**RESOLUTION TO APPROVE 2026 HEALTH INSURANCE RENEWALS**

**WHEREAS**, the City of Riverside City Council provides health insurance coverage to eligible full-time employees and has received renewal quotes for employee health insurance benefits for 2026.

**WHEREAS**, the City of Riverside will offer the following Wellmark Blue Cross Blue Shield health insurance coverage options to eligible full-time employees:

High-Deductible Health Plan: myBlue HDHP

Employer will contribute 90% of the premium costs for an individual high-deductible health plan or 80% of the premium costs for a family high-deductible health plan and will match employee contributions to a Health Savings Account at a 2:1 rate up to a total employer contribution \$3,000.

Traditional Plan: EnhancedBlue 3000

Employer will contribute the total equivalent employer expense for the high-deductible option to the traditional plan option with the employer’s total cost not to exceed the cost of the traditional plan’s total premiums.

**NOW, THEREFORE, BE IT RESOLVED**, the City of Riverside City Council does hereby approve the health insurance coverage options to be offered to eligible full-time employees.

**BE IT FURTHER RESOLVED**, by the City Council of Riverside, Iowa, that the Mayor and City Administrator are hereby authorized and directed to execute said resolution.

**It was moved** by Councilperson \_\_\_\_\_, seconded by Councilperson \_\_\_\_\_ to approve the foregoing resolution.

**Roll Call:** Rogerson, Kiene, Sexton, Schneider, Mills

Ayes:

Nays:

Absents:

**PASSED AND APPROVED** by the Riverside City Council on this 24<sup>th</sup> day of November 2025.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Allen Schneider, Mayor

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Stephanie Thomann, City Clerk