



DEPARTMENT OF HUMAN RESOURCES
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NEVADA COUNTY BOARD OF SUPERVISORS
Board Agenda Memo

MEETING DATE: November 18, 2025

TO: Board of Supervisors

FROM: Susan Kadera, Interim Director of Human Resources

SUBJECT: Resolution approving Amendment No. 1 to the professional services contract between the County of Nevada and ReliaStar Life Insurance Company to provide Basic and Supplement Life Insurance for employees and their dependents, Accidental Death and Dismemberment Insurance, Long Term Disability and Short Term Disability Insurance to select groups of employees, in the maximum amount of \$280,000, extending the term to include the period of January 1, 2026 through December 31, 2028, and authorizing the Chair of the Board of Supervisors to execute the amendment and granting the Human Resources Director approval to execute the annual renewals

RECOMMENDATION: Approve the attached contract and resolution.

FUNDING: Funding for the employee life insurance, long term (LTD) and short term (STD) disability insurance is contained within the department's annual budgets. Supplemental life insurance is funded by employees, so this contract does not specify a dollar amount, as is consistent with past practice and industry standard.

BACKGROUND:

The Board approved the initial Agreement with ReliaStar on July 28, 2020, by Resolution No. 20-337, to provide basic and supplemental life insurance for employees and their dependents, as well as accidental death and dismemberment (AD&D) insurance and long-term (LTD) and short-term (STD) disability insurance to select groups of employees.

On November 17, 2020, by Resolution 20-492, the Board approved increasing the maximum basic life and AD&D insurance policy coverage for class 1 employees to \$500,000 and increasing the basic life rate from \$.07 to \$.095 for an annual increase of \$6,723.

On December 5, 2023, by Resolution 23-594, the Board approved renewal of the Personal Services Contract for the period January 1, 2024, through December 31, 2025, with no rate increase. Due to the contract that was submitted with that Resolution not being the final agreed upon contract, the final contract was approved by the Board on June 25, 2024, by Resolution 24-336.

ReliaStar has agreed to continue to provide basic and supplemental life insurance for employees and their dependents, as well as accidental death and dismemberment (AD&D) insurance and long-term (LTD) and short-term (STD) disability insurance with no rate increase.

The basic life insurance rate will continue to be 0.095 cents per \$1,000 of coverage and the AD&D insurance rate will continue to be 0.015 cents per \$1,000 of coverage. The Long-Term Disability rate will continue to be 0.340 per \$100 of covered payroll and the Short-Term Disability rate will continue to be 0.090 per \$10.00 of weekly benefit.

The County will pay on behalf of employees the elected supplemental insurances and deduct those premiums direct from their payroll.

Item Initiated and Approved by: Susan Kadera, Interim Director of Human Resources

Submittal Date: November 3, 2025