



REGULAR MEETING OF THE CITY COUNCIL OF THE CITY OF WESTMORLAND

WEDNESDAY, OCTOBER 15, 2025

6:00 PM

City Council Chambers
355 South Center Street
Westmorland, CA 92281

Mayor's Message

This is a public meeting. You may be heard on an agenda item before the Council takes action on the item upon being recognized by the mayor. During the oral communications portion of the agenda, you may address the Council on items that do not appear on the agenda that are within the subject matter jurisdiction of the Council. Personal attacks on individuals, slanderous comments, or comments, which may invade an individual's privacy, are prohibited. The mayor reserves the right to limit the speaker's time. Individuals wishing accessibility accommodations at this meeting, under the Americans with Disabilities Act (ADA), may request such accommodations to aid hearing, visual, or mobility impairment by contacting City Hall at (760) 344-3411. Please note that 48 hours advance notice will be necessary to honor your request.

Brown Act AB 361:

Location: Westmorland City Hall Council Chambers 355 S Center Street

Judith Rivera- Mayor

Justina Cruz - Mayor Pro- Tem

Ana Beltran- Council Member

Xavier Mendez - Council Member

Ray Gutierrez- Council Member

Call to Order:

Pledge of Allegiance & Invocation:

Roll Call:

Oral Communication-Public Comment: Now is the time for any member of the public to speak to the Council. Please step to the podium and state your name and address for the record. Three (3) minute maximum time.

Reports from Council Members Non-Action Items:

Staff Reports Non-Action Items:

Fire Department – Chief Sergio Cruz

Police Department – Chief Lynn Mara

City Manager- Laura Fischer

Public Works Director - Ramiro Barajas

Consent Agenda: Approve the Consent Agenda Items 1-2.

1. Approval of Meeting Minutes of October 1, 2025
2. Approval of City Warrant List.

Regular Business:

1. Discussion & Action adopt Resolution 2025-17 to adopt the 2025-2026 Fiscal Reserve Policy- Laura Fischer, Manager
2. Discussion & Action to award the contract to plant trees in the Westmorland City Park. Laura Fischer, Manager
3. Information Only: Employee medical insurance cost increase. Laura Fischer, Manager
4. Information Only: REAP Grant Downtown Overlay Outreach and Engagement Plan. Laura Fischer, Manager

Closed Session:

- Public Service Employees Job descriptions and salary scales, as well as Appointment, Employment, or evaluation (Gov't. Code §54957(b)(1).)
- Significant exposure to litigation pursuant to § 54956.9(b): (1 case)
- Discussion of litigation pursuant to § 54956.9(b): (1 case)
Philadelphia Insurance

Adjournment: Next regular scheduled meeting November 5, 2025.

Council meetings are Open to the Public
If you need further assistance, please email the City Clerk
cityclerk@cityofwestmorland.net





**MINUTES OF THE
REGULAR MEETING OF THE
CITY COUNCIL OF THE
CITY OF WESTMORLAND
WEDNESDAY, OCTOBER 1, 2025, 6:00 PM
City Council Chambers
355 South Center Street
Westmorland, CA 92281**

Mayor's Message

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Brown Act AB 361:

Location: Westmorland City Hall Council Chambers 355 S Center Street

Judith Rivera- Mayor

Justina Cruz - Mayor Pro- Tem

Ana Beltran- Council Member

Xavier Mendez - Council Member

Ray Gutierrez- Council Member

Call to Order:

The meeting was called to order at 6:00 pm by Mayor Pro-tem Cruz.

Pledge of Allegiance & Invocation:

The Pledge of Allegiance was led by Mayor Pro-tem Cruz.

Roll Call:

Council Present

Judith Rivera, Mayor- Absent

Justina Cruz, Mayor Pro-Tem- Present

Ray Gutierrez, Member - Present

Xavier Mendez, Member- Present/ Absent at 6:31 pm

Anna Beltran, Member - Present

Staff Present

Laura Fischer, Manager- Present

Ramiro Barajas, PW Director- Absent

Sergio Cruz, Fire Chief - Absent

Anthony Lyn Mara, Police Chief- Present

Christine Pisch- City Clerk - Absent

Mitchel Driskill- City Attorney - Absent

Oral Communication-Public Comment: Now is the time for any member of the public to speak to the Council. Please step to the podium and state your name and address for the record. Three (3) minute maximum time.

Reports from Council Members Non-Action Items:

- Ana Beltran, Council Member- informed council and staff of the upcoming Trunk or Treat event, October 25th from 6-9 pm, location of the event will be blocking a part of S F Street, by the city park.

Staff Reports Non-Action Items:

Fire Department – Absent

Police Department – thanked Ms. Fischer and office staff for allowing him to participate in the interview panel for the finance position hiring and mentioned to the council the upcoming training for officers to be paid from the DUI Grant.

City Manager- Provided a written report and discussed the update of the hiring process for the finance position.

Public Works Director – Absent

Consent Agenda: Approve the Consent Agenda Items 1-2. 6:21 pm

Approval of Meeting Minutes of September 17, 2025

1. Approval of City Warrant List.

Motion to Approve Meeting Minutes of September 17th and Warrant List.

AYES: (1) Beltran, (2) Mendez, Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera

Regular Business:

1. Discussion & Action adopt Resolution 2025-16 to adopt the five (5) year Program of Capital Projects List for the City of Westmorland- Laura Fischer, Manager

AYES: (1) Beltran, (2) Mendez, Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera

2. Discussion & Action adopt Resolution 2025-17 to adopt the 2025-2026 Fiscal Reserve Policy- Laura Fischer, Manager- Requested to table October 17, 2025

3. Discussion/Action to approve The Holt Group's proposal to prepare the City of Westmorland Street System Evaluation Report for an amount not to exceed \$28,792 paid for from Street Funds- Laura Fischer, Manager

AYES: (1) Beltran, (2) Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera, Mendez

4. Discussion/Action to approve the Holt Group's Task Order Agreement for preparation of the City of Westmorland Water Treatment Plant Operations Plan in an amount not to exceed \$15,000 paid from Water Fund 510-00-6212- Laura Fischer, Manager. Ms. Fischer informed the council that a correction of the account is to be made from 350-00-6242.

AYES: (1) Beltran, (2) Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera, Mendez

5. Discussion/Action to approve the costs to repair water line at 510 Boarts Road not to exceed \$19,000.00, to be paid out of account 510-00-6246 – Ramiro Barajas, Public Works Director. Ms. Fischer informed the council that a correction of the account is to be made from 510-00-6216.

AYES: (1) Beltran, (2) Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera, Mendez

6. Discussion/Action to approve the cost to repair of water valve at N B Street not to exceed \$6,500.00, to be paid out of account 350-00-6216 – Ramiro Barajas, Public Works Director

AYES: (1) Beltran, (2) Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera, Mendez

Closed Session: 6:39 pm –

- Public Service Employees Job descriptions and salary scales, as well as Appointment, Employment, or evaluation (Gov't. Code §54957(b)(1)).
- Significant exposure to litigation pursuant to § 54956.9(b): (1 case)

No reportable action taken.

The council adjourned at 7:14 pm.

AYES: (1) Beltran, (2) Gutierrez, and Cruz

NOES: 0

ABSENT: Rivera, Mendez

Adjournment: Next regular scheduled meeting October 1, 2025.

Council meetings are Open to the Public
If you need further assistance, please email the City Clerk
cityclerk@cityofwestmorland.net



CITY OF WESTMORLAND

REPORT TO CITY COUNCIL

MEETING DATE: October 15, 2025

FROM: Laura Fischer, Manager

SUBJECT: Information Regarding REAP SCAG Zoning Review and Downtown Overlay.

INFORMATION ONLY:

The Team for the REAP SCAG Zoning Review and Downtown Overlay Project has held several meetings. The representatives from SCAG and the city selected a consulting firm, MIG, to prepare the zoning and downtown overlay and to work with our community to gather their opinions and information.

On October 15th the MIG's representatives came to Westmorland and walked the downtown area to gather information. The agenda is attached for your review.

The work plan for this project includes various public outreach plans one of which is to have a pop-up at the Honey Festival.

We need City Council's support and assistance to get the information to the public and encourage their input on the possible overlay plans.

Respectfully Submitted,
Laura Fischer

CITY OF WESTMORLAND DOWNTOWN OVERLAY ZONE

SCAG SRP 2.0

Project Area Tour

Wednesday, October 15, 2025, 9:30am – 12:15pm

City of Westmorland City Hall

AGENDA

Objectives:

- ❖ Review and confirm project area boundaries, tour area identifying opportunities and challenges
- ❖ Review and confirm Honey Festival pop-up event plan, including logistics, roles, and responsibilities

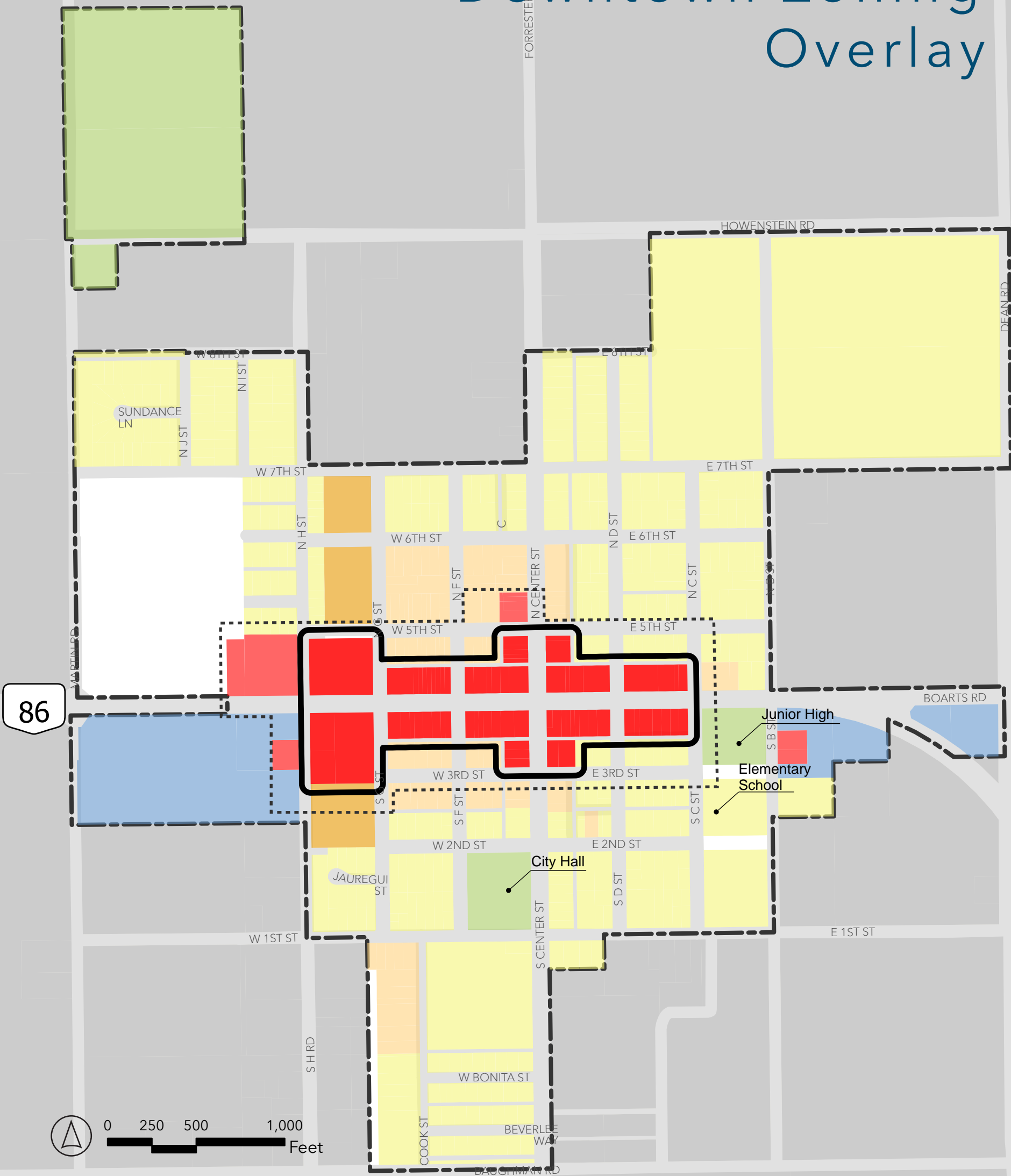
In Attendance (Planned):

- ❖ City of Westmorland: Laura Fischer – City Manager (Project Manager); Judith Rivera (Mayor); Tami Castro (City Hall Supervisor)
- ❖ MIG: Laura Stetson (Principal in Charge), Diana Gonzalez (Project Manager), Steven Davidovas (Urban Design Specialist), Tessa Hocquet (Associate)

#	Agenda Item	Schedule
1.	Welcome & Overview <i>(meet at City Hall)</i> <ul style="list-style-type: none">- Introduction of new team members- Purpose of tour	9:30-10:00am
2.	Project Area Tour <ul style="list-style-type: none">a. Route: Begin at the west end of Downtown and proceed eastb. Discussion Points<ul style="list-style-type: none">- Identify key opportunities and challenges- Review and confirm project area boundaries (see attached map)c. Observations and priorities	10:00-11:15am
3.	Outreach Event Planning: Honey Festival Pop-Up <ul style="list-style-type: none">a. Feedback on event plan<ul style="list-style-type: none">▪ Confirm space reservation and schedule▪ Roles and responsibilities	11:15-11:45am
4.	Next Steps & Action Item	11:45am-12:15pm
5.	Lunch	12:15pm



SCAG Westmorland Downtown Zoning Overlay



Zoning

- Commercial
- Industrial
- Open Space
- Residential-Single Family
- Residential-Duplex Multi-Family
- Residential-High Density Multi-Family

- Preliminary Project Area
- City Boundary
- Potential Project Area Expansion

Outreach and Engagement Plan

City of Westmorland Zoning Map Update, Downtown Overlay Zone, and Objective Design Standards

Subregional Partnership Program 2.0

October 3, 2025

DRAFT



This project is funded and managed by the Southern California Association of Governments (SCAG) with Regional Early Action Program 2021 grant funding from the State of California Department of Housing and Community Development.

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1. INTRODUCTION

This Outreach and Community Engagement Plan describes the public outreach activities that will inform the Westmorland Downtown Zoning Overlay project. It identifies key engagement groups, tools, and methods that will be used to engage with the community and identifies the schedule.

The City has initiated a program to create an overlay zone for the City's downtown core, including adopting objective design standards to provide clear criteria for development. Westmorland is a small, rural city in Imperial County that experiences similar challenges to other underserved communities in California's inland regions. Many residents face barriers to housing stability, exposure to environmental health risks, and limited economic opportunity. The Downtown Overlay Zone represents an important step toward addressing these conditions through revitalization of the City's core. This project involves exploring a new strategy to encourage housing and economic opportunity in areas that have long experienced underinvestment. To support this effort, City staff and the MIG team will engage residents at three key points in the program. By making the most of available resources and prioritizing inclusivity, the program aims to reach a wide range of community members in a focused and meaningful way.

The City is committed to designing and implementing an inclusive engagement process to ensure the shared vision for Downtown Westmorland is based on robust feedback from all community members who live or own businesses in the City. This Community Engagement Plan outlines the approach and process for public participation, describing:

- Objectives
- Key Engagement Groups and Engagement Organization
- Roles and Responsibilities
- Timeline
- Outreach Summary

2. OBJECTIVES

The purpose of the outreach and community engagement plan is to develop a framework and identify target audience groups, messaging, and outreach methods throughout this project.

Engagement and outreach will be built on the following objectives:

- Educate the community about Downtown Overlay Zone and build awareness and understanding of the project
- Identify shared community goals to guide the Downtown Zoning Overlay
- Generate input and feedback on proposed Downtown Zoning Overlay and objective design standards
- Reach a broad cross-section of the Westmorland community
- Make participation accessible and inclusive, especially for those who face barriers to speaking up being heard

3. KEY ENGAGEMENT GROUPS AND ENGAGEMENT ORGANIZATION

For each event, MIG will create one social media post and announcement for the City's distribution across digital platforms. MIG will coordinate with the City to comply with all SCAG public communications requirements.

3.1 Engagement Groups

The following key groups and demographics should be engaged during the Westmorland Downtown Zoning Overlay:

- Residents
- Property and business owners
- City Council
- Land development community
- Key City staff
- Local partners
 - Schools
 - Neighborhood groups
 - Community organizations
 - Churches and other religious organizations

3.2 Engagement Organization

Community input is proposed to be included through a variety of outreach methods tailored to community needs. The outreach methods include up to three focus groups, a community engagement event, and two community working sessions with City Council. The outreach events will remain flexible as the project evolves to ensure responsiveness to emerging needs and constraints and to maximize effective community engagement.

Focus Groups (up to three)

The focus groups will include up to six individuals from affinity-based groups to receive insightful perspective on development in Downtown Westmorland.

Venue: Virtual, through Zoom

Materials: Focus group objectives and guiding questions memorandum

Stakeholders: While these participants are still being identified, they may include property and business owners, land development community, residents, and local partners.

Objectives: Gain insight and perspective from affinity-based groups to help shape a well-informed vision for Downtown Westmorland

Community Engagement

Venue: In person at the Honey Festival, November 1st 2025

Stakeholders: Residents

Materials to be provided in English and Spanish: Flyer, social media graphic, engagement boards

Objective: Introduce the project and understand the community's perspectives. The input will help in the development of the objective design standards and overlay zone.

First Community Working Sessions with the City Council

A community working session is a facilitated meeting with the City council that invites public attendance and input, providing an opportunity to review and discuss key work products, draft concepts, and land use options for Downtown.

Venue: In person at City Hall

Stakeholders: City C members and residents

Materials to be provided in English and Spanish: Flyer, social media graphic, presentation

Objective: Introduce the project, present existing conditions, and gather input on the vision for development in Downtown Westmorland.

Second Community Working Sessions with the City Council

Venue: In person at City Hall

Stakeholders: City Council members and residents

Materials to be provided in English and Spanish: Flyer, social media graphic, presentation

Objective: Present the recommendations and proposed policies of the Downtown Overlay Zone and objective design standards

4. ROLES AND RESPONSIBILITIES

The engagement events will be a collaborative effort between the MIG team and the City. In general, the MIG team will prepare materials for engagement events, and the City will promote the efforts and distribute information. Material will be produced in Spanish and English. The following summarizes the roles and responsibilities for each outreach event.

Method	MIG Team	City
Focus Group (3)	<ul style="list-style-type: none"> Identify individuals or small groups from City-provided contacts. Using links from the City, reach out via email and schedule meetings. Prepare all meeting materials. Develop a set of interview questions. Conduct meetings via Zoom. Provide a summary of key findings. 	<ul style="list-style-type: none"> Identify groups and individual stakeholders to participate in interviews. If non-responsive to MIG contact, assist with outreach or with identifying additional participants. Review MIG interview questions.
Community Engagement	<ul style="list-style-type: none"> Prepare boards and stations to summarize the current stage of the project and provide space for community input. Print presentation boards. Provide materials, display, and exhibits. Two MIG staff will attend, including one staff with Spanish fluency. 	<ul style="list-style-type: none"> Provide and reserve event space, notice the meetings, and advertise the events. Review and approve materials, display, and exhibits. City staff members will attend the pop-up.
Community Working Session (2)	<ul style="list-style-type: none"> Prepare all meeting materials and provide materials.. Up to 3 MIG staff will attend, including one staff with Spanish fluency. 	<ul style="list-style-type: none"> Inform MIG team of meeting date and order on agenda. Review and approve materials. City staff members will attend the community working session.

5. TIMELINE

5.1 Preliminary Timeline

November 2025 – December 2025

The Community Engagement event (Honey Festival) and focus groups are planned to be held during this time frame. Additionally, tribal consultation assistance can also be provided. The feedback from those engagement events will be utilized to inform the draft overlay zone and the draft objective design standards that will be initiated in December.

January 2026

Following the existing conditions review, one community working session with City Council will be conducted to share the existing conditions and receive feedback and input on the vision for Downtown Westmorland.

April 2026

The second community working session with City Council is planned to be held in April 2026. The feedback gathered from this engagement will be used to revise the overlay zone and objective design standards before Planning Commission hearing.

5.2 Detailed Event Timeline

Focus Group (3)					
4+ Weeks Prior	3 Weeks Prior	2 weeks Prior	Week of Event	Day of the event	Post Event
MIG and City to develop list of participants. Draft focus group questions for City approval	MIG and City reach out to participants and set interviews	City to send reviewed material MIG to revise questions based on City's comments	City final review of questions	MIG to lead discussion	Focus group summary memo
Community Workshop					
4+ Weeks Prior	3 Weeks Prior	2 weeks Prior	Week of event	Day of the event	Post Event
MIG sends draft materials City to coordinate with workshop for pop-up	City to advertise pop-up	City to send reviewed draft materials MIG to revise based on comments	Final review and updates	MIG to bring material for pop-up and attend event.	Event Summary memo
Community Working Sessions with City Council					
4+ Weeks Prior	3 Weeks Prior	2 weeks Prior	Week of event	Day of the event	Post Event
MIG sends draft materials	City to advertise Working Sessions	City to review draft materials City to add applicable content	Final review and updates	MIG to lead presentation	Event summary memo

6. OUTREACH SUMMARY

Following the conclusion of each engagement, a summary of what was communicated and heard will be prepared.

DRAFT



memo san diego

to **City of Westmorland**
from **Diana Gonzalez, Tessa Hocquet**
re **Honey Festival Plan**
date **10/03/25**

Westmorland Downtown Overlay Community Engagement Event #1: Honey Festival Pop-Up

Location: Westmorland City Park

Date: November 15, 2025

Time: Event time: 8:00am – 2:00pm, MIG attendance: 9:00am – 1:00pm

Objectives for Community Engagement #1

1. **Introduce the Project:** Clearly explain the purpose of the project, including how it connects with Westmorland's broader community needs.
2. **Build Awareness and Trust:** Create visibility for the project, show that the City is listening, and emphasize that community input will directly shape the work. Encourage continued involvement by showing how pop-up event inputs will influence next steps.
3. **Early Input:** Learn from residents regarding their lived experiences related to housing, mobility, and Downtown needs. This will complement information from available technical data.
4. **Ensure Accessibility:** Provide bilingual, culturally respectful, and low-barrier opportunities for residents to participate.

Format

The first community engagement event will be a pop-up at the Honey Festival. The pop-up event will provide participants the opportunity to learn about the project and provide input at the poster display area. The pop-up will include up to three large interactive display boards. Each board will provide visuals and prompts to encourage feedback. Participants will also be encouraged to provide input through discussion with City representatives and MIG project team members in attendance (in English and Spanish).

Content/Activities

All display materials will be bilingual (English/Spanish). The posters will include:

1. **Board 1: Project Introduction & Background.** This display will provide context about the project and its connection to community goals, giving residents the context they need before providing input. The display will include:
 - i. Project objective
 - ii. Overview and introduction to the project (description and project boundary)
 - iii. Connection between project and broader community needs or goals
 - iv. Project timeline
2. **Board 2: Project Area Information.** This display will show current conditions and how land is developed and zoned today. The display will include:
 - i. Existing conditions (aerial view of Westmorland alongside the current zoning to show how the land is used today) and a boundary of the project area
 - ii. Zoning designations and what is allowed
3. **Board 3: Downtown Character & Examples (Precedent Images).** This display invites feedback on the look, feel, priorities, and community values that should shape Downtown. The display will include:
 - i. Examples of different downtown areas and main streets with a variety of land uses, building types, and design styles. Images will be chosen to fit Westmorland's local context.
 - ii. Using dot stickers and sticky notes, community members are invited to "vote" for the images that best reflect what they'd like to see in their own Downtown.

Prompts/Feedback: As this is a preliminary exposure activity, rather than providing technical details, we will focus on conveying broad and approachable information and letting residents react to concepts. The intent is to spark conversation and invite residents to share their initial reactions, priorities, and ideas in simple, straightforward ways. We will guide feedback by focusing on three key themes:

1. Character: How does the overall look and style of downtown appear to you?? What seems inviting or feels like it fits Westmorland's identity?

2. Public Realm Elements: What features—such as sidewalks, parks, plazas, and streetscapes—make Downtown more inviting and attractive?
3. Land Uses: What kinds of uses—like shops, housing, or services—are missing or would Downtown more vibrant and useful?

Materials Needed for the Workshop

- Canopy or tent for shade (City to provide)
- Table(s) for materials and displays (City to provide)
- Easels to hold display boards (MIG to provide)
- Display boards (3) for activities and examples (MIG to provide)
- Post-its, stickers, and markers/pens for participants to share their comments and ideas (MIG to provide)
- City contact information (for questions outside the scope of this project)

Staffing

- City of Westmorland: 1 representative who is either a staff member or a Councilperson
- MIG: 2 staff persons, one of whom will be a Spanish speaker.

CITY OF WESTMORLAND CITY COUNCIL REPORT

MEETING DATE: October 15, 2025

FROM: Laura Fischer, Manager

SUBJECT: Consider Approval of Increased Cost for Current Employee Medical Insurance Plan.

ISSUE:

Shall the City Council of the City of Westmorland Approve Increased Cost for Current Employee Medical Insurance Plans?

MANAGER RECOMMENDATION:

Approve Increase Cost for Current Employee Medical Insurance Plans.

FISCAL IMPACT:

Approving the increase to the medical insurance plan increases insurance costs by \$1,100.32 per month for a total annual increase of \$13,203.84. This information is based on our current employee pool.

Last year we changed our plan to save money, and this year the increase is 13.39%.

INFORMATION:

Mr. Dave West and Mr. Jose Landeros met with me and city staff to provide this information and to have any employee wishing to make changes to their medical insurance complete the forms.

BUDGET STATUS:

The current FY 2024-25 budget was based on the assumption that all full-time employees would be hired and working. We are currently fully staffed.

CONCLUSION

After careful consideration and review of the benefit analysis and cost analysis, staff recommends approving renewal of our current medical insurance plan, which will increase our costs by approximately \$13,203.84 per year.

ALTERNATIVES:

- 1) Direct staff to table this item for further discussion.
- 2) Direct staff to bring back other information at the next meeting.

Respectfully Submitted,

Laura Fischer, General Manager

Attachments:

Monthly Premium Comparison Details (continued)

	Medical	Dental	Vision	Grand Total
<i>Current Premium</i>	\$8214.60	\$0.00	\$0.00	\$8214.60
<i>New Premium</i>	\$9314.92	\$0.00	\$0.00	\$9314.92
<i>Premium Rate Change</i>	\$1100.32	\$0.00	\$0.00	\$1100.32
<i>Premium Percent Change</i>	13.39%	0%	0%	13.39%

Please note that your total premium may change for various reasons, including but not limited to changes in your employee census, changes in your employees' tobacco use status where applicable, and changes to the ACA requirements. If your group has multiple products, changes made to coverage and/or participation levels may also result in the loss of any multi-product discounts.

Per the Affordable Care Act (or health care reform law), Summary of Benefits and Coverage (SBCs) can be accessed through our Internet Posting Site at sbc.anthem.com. The benefit information included in this packet is intended to present only a general overview of the benefits. The entire provisions of benefits and exclusions are contained in the Certificate of Coverage. In the event of a conflict between the Certificate of Coverage and the description included in this packet, the terms of the Certificate of Coverage will prevail.



P.O. Box 9062
Oxnard, CA 93031

September 24, 2025

CITY OF WESTMORLAND
355 SOUTH CENTER STREET
WESTMORLAND, CA 92281

Time to renew your health plan! Everything you need is in this packet.

Dear Valued Customer:

Thank you for choosing us to be your continued partner in health. We're committed to protecting your most important asset — your employees. Our plans offer affordable, whole-person care and a simplified healthcare experience. We're here to support you and your employees every step of the way.

What's in this packet

You will find everything you need to renew your current plan or switch to a different one:

- The current rates and the new renewal rates for your new proposed plan(s). Please provide a copy of the current and new renewal rates to your employees. Anthem rates and benefits are subject to regulatory review and approval.
- Other plan options if you want to make a change. Please review all of the plan details in this packet. For more information, you can visit anthem.com/ca.
- Important plan information and highlights.
- Information on other plans if you would like to make a change. Some of the changes may include new plan names, new contract codes, cost-sharing changes, benefit changes, metal level changes from the current plan(s), which plans have been amended or may no longer be available. Please provide copies of these important documents to your employees.
- Documents required for renewal. These can be found on the following pages: Monthly Premium Comparison, Your Alternate Option, Medical Benefit Selection Form, and Benefit to Benefit Comparison chart. Please provide a copy of the Benefit to Benefit Comparison chart to your employees.

Added benefits for better overall health

When you add dental and vision coverage to your medical plan, your employees get comprehensive, cost-effective, coordinated care. Because we integrate data across our plans, we can create a personalized, more complete picture of an employee's health. This lets us identify issues earlier, close gaps in care, and improve health management to help employees stay healthy and productive. Your renewal may include a dental and/or vision quote if you have a minimum of 5 enrolled medical subscribers. However, additional plans and possibly better rates can be provided. Have your broker request a quote by contacting our Connect team at 877-567-1802 or connect@anthem.com.



P.O. Box 9062
Oxnard, CA 93031

To make your renewal easier, you have a couple of options:

- Renew into the proposed plan – you don't have to do anything!
- Select another plan – we've given you a couple of different options to help you select the right plan(s) for your employees. If you choose one of the alternatives, all you need to do is complete the Medical Benefit Selection Form and return it to us no later than 30 days before your renewal date.
- **For HMO plans** - enrollment in the selected plan is dependent upon the employee residing or working within a plan's geographical service area, and the network, provider, and physician availability within the geographical service area. If at the time of enrollment, the network or physician/medical group is not available or an employee does not reside or work in the geographical service area of the plan, the employee may be assigned to or be required to choose a different provider, network, and/or plan.

You may have received a letter requesting you to confirm your group continues to meet the definition of a Small Group. This renewal is only valid if your group is in compliance with the Group Contract.

Please work with your broker to return your paperwork 30 days before your effective date.

Your broker can help you choose the right plan. For your convenience, your renewal packet is also available on EmployerAccess at **employer.anthem.com**.

Thank you for partnering with us. We look forward to a great year together.

Your Anthem Small Group Team

Enclosures

Protecting the health of your employees — and your business

Health plans that offer whole-person care for better overall health

Renewal Packet for CITY OF WESTMORLAND

Your Agent/Broker as of 07/23/2025 18:32

DAVID H WEST INSURANCE SERVICES INC
DAVID H WEST INSURANCE SERVICES INC

Group #: U16869

Effective Date: December 01, 2025

Group State: California

Zip Code: 92281

Rating Area: 13



It is often thought that there is no necessary link between the great religious edifices that have been built in the past and the great religious edifices that are being built today. Yet, nothing has been done in the past century of religious building, anywhere, that would not point to the fact that the building of great religious edifices has been a continuous and unbroken tradition of mankind from the beginning of the world to the present day.

[illegible]

בג.ת.פ. 577/77



Helping your employees — and your business — stay healthy



Making sure you and your employees have great healthcare is good for business. Anthem plans include benefits that support whole-person health and come with tools that make it easier to get care from anywhere.

All of this helps your employees stay healthy and productive for longer.

Your health plan home

EmployerAccess is now the hub for plan administration, marketing resources, and news. This updated site has everything you need to administer your plan and manage your benefits, including helpful tools and resources for both you and your employees.

Benefits that work together

Anthem plans keep you and your employees at the center of a whole-person, team-based care model, transforming healthcare into a collaborative process. By combining all aspects of coverage — medical, behavioral health, pharmacy, dental, and/or vision — doctors can see the whole picture of a person's health for simpler, smarter, and more cost-effective care.

- Programs to motivate employees to take charge of their well-being.
- Engaged care management teams that can identify potential health issues and coordinate health action plans.
- Digital tools to help employees connect to resources, as well as receive alerts and updates.

Wellbeing Solutions

Our health and wellness programs are included in our plans, and focus on awareness, prevention, and the right resources to help enable better health and cost savings.

Support for emotional health

Our plans also include access to the Emotional Well-being Resources program, powered by Learn to Live. With this program, employees learn how to manage specific behavioral patterns, such as anxiety, sleep issues, stress, and drug and alcohol use. Experienced coaches also provide support by email, text, or phone.

Pharmacy

Our integrated medical and pharmacy benefits work together to improve employee health and manage costs. With 24/7 access to pharmacy experts and digital tools that can help with pricing a medication, finding a pharmacy, or requesting a refill, we're working to make it easier for employees to stay on top of their medications, their health, and their budgets.



The **SydneySM** Health app connects your employees to high-quality, affordable care with expanded virtual care options. It provides a simple, guided, and intuitive experience using data, artificial intelligence, and machine learning to create deep employee personalization.

Empowering your employees to:

- Search for in-person or virtual care, including virtual primary care and urgent care.
- Video-chat with a board-certified healthcare professional or therapist.
- Order and refill prescriptions.
- Easily access their health plan ID card on their mobile devices.

We make it simpler for you and your employees to manage your own health, while staying by your side every step of the way.

Sydney Health is offered through an arrangement with Carilion Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

Your Medical Renewal Snapshot

Your current medical plan(s) and the new proposed plan(s) are reflected in the grid(s) below. All of our ACA-compliant plans cover Preventative Care at 100% in network. In-Network benefits are shown below. A complete listing of benefit details can be found on the Summary of Benefits at sbc.anthem.com. Or click on the plan name in electronic copies, then enter your renewal effective date into the top box of that page.

Total Medical Subscribers: 11

Current Plan 1		Monthly Medical Premium % Change	Deductible (individual/family)	Out of Pocket Maximum (individual/family)	Office Visits PCP/SPC	Inpatient Hospital	ER/ Urgent Care	Prescription Drugs-Retail Network Formulary	Vision/ Dental Benefits Included
# OF SUBSCRIBERS ENROLLED IN PLAN: <u>11</u> Anthem Silver PPO 55/2500/45%		\$8214.60 Current	\$2500/ \$5000	\$8700/ \$17400	\$55/ \$90	Ded:45%	Ded:\$100; 45%/\$55	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$70/ \$110/ 30% up to \$250/script/ \$200/ \$400 Ded Tier(s) 2-4	V2/ D1
	Contract Code: 981X								
	Calendar Year Embedded								
Proposed Plan 1									
# OF SUBSCRIBERS ENROLLED IN PLAN: <u>11</u> Anthem Silver PPO 55/2500/45%		\$9314.92 13.39%	\$2500/ \$5000	\$8700/ \$17400	\$55/ \$90	Ded:45%	Ded:\$100; 45%/\$55	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$70/ \$110/ 30% up to \$250/script/ \$200/ \$400 Ded Tier(s) 2-4 Level 2- \$20/ \$80/ \$120/ 40% up to \$250/script/ \$200/ \$400 Ded Tier(s) 2-4	V2/ D1
	Contract Code: 84P5								
	Calendar Year Embedded								

Note: In the **Vision/Dental** column, please refer to the following codes to call out additional vision and/or dental benefits included within the medical plan:

D1: Dental Embedded Pediatric Only

V2: Vision Embedded Adult Exam Plus Pediatric

Your Alternate Options

Here are some alternate plans to consider and discuss with your agent/broker. Other options are available, so please ask your agent/broker if you would like to see additional plan options. All of our ACA compliant plans cover Preventive Care at 100% in-network. In-Network benefits are shown below. A complete listing of benefit details can be found by clicking on the plan name below in electronic copies, then enter your renewal effective date into the top box of that page. Plan change forms/instructions can be found towards the end of this package.

Total Medical Subscribers: 11

Alternate Options for Contract Code: 84P5		Monthly Medical Premium % Change	Deductible (individual/family)	Out of Pocket Maximum (individual/family)	Office Visits PCP/SPC	Inpatient Hospital	ER/ Urgent Care	Prescription Drugs-Retail Network Formulary	Vision/ Dental Benefits Included
Alternate Option 1	# OF SUBSCRIBERS ENROLLED IN PLAN: 11								
	Anthem Bronze PPO 75/7300/40%	\$8759.22	\$7300/ \$14600	\$9100/ \$18200	\$75/ \$110		Ded.\$250; 40%/ \$75	Rx Choice Tiered Network with R90 Select Level 1- \$20/ \$90/ \$160/ 30% up to \$400/script/ \$650/ \$1300 Ded Tier(s) 2-4	V2/ D1
	Contract Code: 84PH	6.63%				Ded;40%		Level 2- \$20/ \$100/ \$170/ 40% up to \$500/script/ \$650/ \$1300 Ded Tier(s) 2-4	
	Calendar Year Embedded								
Alternate Option 2	# OF SUBSCRIBERS ENROLLED IN PLAN: 11								
	Anthem Bronze PPO 40/6200/40%	\$8424.69	\$6200/ \$12400	\$8700/ \$17400	Ded;\$40/ Ded;\$80		Ded;\$250; 40%/ Ded;\$40	Rx Choice Tiered Network with R90 Select Level 1- \$20/ \$80/ \$120/ 30% up to \$400/script Ded Tier(s) 2-4 Level 2- \$20/ \$90/ \$130/ 40% up to \$500/script Ded Tier(s) 2-4	V2/ D1
	Contract Code: 84PV	2.56%				Ded;40%			
	Calendar Year Embedded								

Note: In the Vision/Dental column, please refer to the following codes to call out additional vision and/or dental benefits included within the medical plan:

D1: Dental Embedded Pediatric Only

V2: Vision Embedded Adult Exam Plus Pediatric