



COUNCIL REPORT

DATE: November 4, 2025

CATEGORY: Consent

DEPT.: Human Resources

TITLE: **Joint Powers Agreement for Employee Vision Benefits through PRISM**

RECOMMENDATION

Adopt a Resolution of the City Council of the City of Mountain View Authorizing the City Manager or Designee to Enter into a Joint Powers Agreement and Memorandum of Understanding with the Public Risk Innovation, Solutions, and Management (PRISM) on behalf of the City to Continue the City's Participation in the PRISM Vision Program, to be read in title only, further reading waived (Attachment 1 to the Council report).

BACKGROUND

PRISM, initially formed as CSAC Excess Insurance Authority in 1979, is a joint powers authority (JPA) risk-sharing pool established to find cost-effective insurance solutions and risk management services for public agency members. Membership has expanded to include 95% of counties, 60% of cities, as well as numerous school districts, special districts, housing authorities, fire districts, and other JPAs.

The City has long-standing affiliations with PRISM. In 1992, City of Mountain View entered into a JPA agreement with the Authority for California Cities Excess Liability (ACCEL), a member of PRISM, for excess liability insurance. This agreement remains in place, and through this agreement, the City has access to the PRISM liability lines of coverage and pool through the JPA with ACCEL.

Beginning in 2011, the City of Mountain View partnered with Alliant Insurance Services as the consultant and broker of record for administration of the City's employee and retiree group benefits. As part of the City's 2025 benefit renewal, Alliant Insurance Services conducted a request for proposals (RFP) for the City's self-funded vision plan. Three proposals were reviewed, one of which was Vision Service Plan (VSP) coverage through the PRISM Vision Program. The PRISM Vision Program is an insurance pooling arrangement that leverages a pool of public agencies to offer competitive vision administration costs. The PRISM proposal also offered a large provider network and modest projected savings and was ultimately selected and implemented

effective January 1, 2025. The PRISM Vision Program with VSP has approximately 650 City employees and retirees enrolled, with coverage extended to their eligible dependents.

For the 2026 vision program renewal, PRISM has notified the City of a change to the structure. This change to the PRISM Vision Program requires participating agencies to formally execute the PRISM JPA and Vision Program Memorandum of Agreement (MOU), defining the program structure, governance member responsibilities and administrative processes.

ANALYSIS

Executing the proposed JPA agreement offers the City of Mountain View membership in PRISM, which includes additional services such as access to premier providers and competitively priced services, as well as analytics and guidance to support the organization's insurance needs. The City's vision plan will remain self-funded, contracting with PRISM for administrative services, which include claims processing, adjudication, and invoicing.

Vision coverage with VSP is available outside of the PRISM Vision Program. As part of the 2025 RFP, the City explored contracting services with VSP both directly and through the PRISM pool. The cost of services for contracting directly was quoted with a 10% increase in cost for the same services and plan structure.

The City Attorney and Human Resources staff have reviewed the agreements and terms in the JPA and Vision Program MOU. Staff recommends continuing the current employee and retiree vision program, which provides continuity of service for members, favorable rates, and administrative efficiencies. Each of these factors will be impacted if the JPA agreement is not executed.

FISCAL IMPACT

There is no fiscal impact associated with authorizing the City Manager to execute a JPA agreement between the City of Mountain View and PRISM. Fiscal impacts related to employee benefit renewals are already incorporated into the Fiscal Year 2025-26 Adopted Budget, and no additional appropriations are required at this time.

LEVINE ACT

California Government Code Section 84308 (also known as the Levine Act) prohibits city officials from participating in any proceeding involving a "license, permit, or other entitlement for use" if the official has received a campaign contribution exceeding \$500 from a party, participant, or agent of a party or participant within the last 12 months. The Levine Act is intended to prevent financial influence on decisions that affect specific, identifiable persons or participants. For more

information see the Fair Political Practices Commission website: www.fppc.ca.gov/learn/pay-to-play-limits-and-prohibitions.html

Please see below for information about whether the recommended action for this agenda item is subject to or exempt from the Levine Act.

EXEMPT FROM THE LEVINE ACT

☒ General policy and legislative actions

ALTERNATIVES

1. Direct staff to provide additional information.

PUBLIC NOTICING

Agenda posting and a copy of the report to the PRISM Chief Executive Officer.

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Attachments: 1. Resolution