



**RECORD OF WORKSHOP
WESLACO CITY COMMISSION
WEDNESDAY, APRIL 1, 2026**

On the 1st day of April 2026 at 4:01 p.m., the City Commission of the City of Weslaco, Texas convened in a Workshop in the Legislative Chamber Room located at 255 S. Kansas Avenue with the following members present:

PRESENT:	Mayor	Adrian Gonzalez
	Mayor Pro Tem	Pete Garcia Jr.
	Commissioner	Adrian Farias
	Commissioner	Letty Lopez
	Commissioner	Israel Gonzalez Jr.
	Commissioner	JP Rodriguez
	Commissioner	Josh Pedraza

ABSENT: None

STAFF PRESENT:	Xavier Salinas	City Manager
	Norma A. Cantu	City Secretary
	Shellie Smith	City Attorney

Also present: Omar Rodriguez Asst. City Manager, Antonio Lopez, Asst ACM/Fire Chief, Aida Vega, Deputy City Secretary, Rosie Cavazos, Finance Director, Rebekah de la Fuente, Planning and Code Enforcement Director, Peter Hermida, City Engineer, Armando Espinoza, Asst. Police Chief, David Arce, Public Utilities Director, Nick Castillo, Public Works Director, Eddie Serna, Parks & Recreation Director, Maricarmen Garcia, Asst. Library Director, Celine Pardo, Municipal Court, Luz Galindo, HR Director, Magali Vega, Media Director, Lucio Garza and George Quilantan, Inframark and other staff members.

I. CALL TO ORDER

A. Certification of Public Notice.

Mayor Gonzalez called the meeting to order and certified the public notice of the meeting as properly posted Thursday, March 26, 2026.

B. Roll Call.

Norma A. Cantu, City Secretary conducted a roll call to show attendees.

II. NEW BUSINESS

A. Discussion and presentation on Health Insurance. (Staffed by Human Resources Department.)

Luz Galindo, Human Resources Director, stated Mr. Javier Leal with Valley Risk Consulting was in attendance to provide an update on health insurance.

Mr. Javier Leal introduced his associate Mr. Albert Guerra and explained he was the analytical and medical network developer and proceeded to give an update on the health insurance plan data from October 2025 to February 2026.

Javier Leal reported that for the month of February 2026 claims paid were as follows: medical had a negative \$114,718, pharmacy claims paid were \$46,000 and \$652 in other fees for a net balance of minus \$67,000. Stated had spoken to Blue Cross Blue Shield about adjustments and credits applied to February, noting that some claims might have been overpaid and received credits, which explained the negative on medical. He acknowledged this doesn't happen all the time but said he had asked for a better breakdown to provide to administration to determine exactly where those credits came from; October 2024 to February 2025 claims paid were \$1.4 million and October 2025 to February 2026 was at \$2.3 million - an increase of 68.7 percent year to date from the 2024-2025 plan year.

Went over high-cost claims and stated there were 5; total claims paid was \$863,650 with a year to date from 2025-2026 and noted one claim (specialty hospital has no negotiated contracts with any carrier) was \$1.671 million - an increase of \$985,000, representing a 144 percent increase from last year at this time.

Discussion from the commission regarding the process for verifying the policy holders' eligibility of dependents such as their spouses, or children was raised. Javier Leal stated that they do look at that, confirming as does Blue Cross Blue Shield.

Javier Leal went over loss ratios by month that showed premiums paid to the provider versus claims being paid and the current information showed they were at 163.3 percent loss ratio because the month of November 2025 was a 521 percent loss ratio and the month of July 2025 had 451 percent loss ratio that factored into this 163 percent. At the same time last year, the city was at 142 percent loss ratio. Explained that 521 percent loss ratio was an anomaly - they don't normally see such a high loss ratio in one month. He pointed out the medical claim was at \$1.322 million when the average is usually around \$250,000 in medical claims. They had two high loss ratio months: July at \$935,000 and November at \$1.32 million. These two months, along with other months all over 100 percent, contributed to the high ratio along with other contributing factors that had 7 of 13 months reported a loss ratio above 85%; one claimant was \$1,671,714, and the increase in GLP- medications use such as Mounjaro increased 66.7% and Ozempic increased 71%.

Discussion ensued regarding recommending some type of program with incentives for employees. Luz Galindo confirmed a program through the Blue Cross Blue Shield portal has been introduced to employees, but it was a matter of employees wanting to participate. They acknowledged needing to find different ways to incentivize participation but stated they let an employee know if they register and answer a 45-minute to one-hour assessment questionnaire will receive about \$75

credit. Staff stated they could ask carriers to incentivize with rewards programs when soliciting proposals because they need to incentivize employees and increase wellness participation to get the loss ratio down.

Commissioner Farias asked what they could do, noting other city and school entities were offering or mandating health assessment and stated Curative was another carrier offering baseline visits and asked if this was something they could look at for the coming year.

Javier Leal explained that without doing baseline visits, employees would be responsible for higher co-pays. Currently, they are hoping to work with Advanced Urgent Care to offer discounted co-pays and for solicitation purposes, they'd need to see what other carriers offered regarding baseline visits.

In response to Commissioner Farias, Javier Leal stated dependent audits involved working with administration and Blue Cross Blue Shield to get a count of current plan participants, ensuring those receiving medical care were valid dependents. Sometimes dependent audits revealed people who shouldn't be on the plan, like grandchildren, who would eventually be removed, and it would help offset costs. He further stated employees were very disciplined - the HMO didn't allow out of network for their most populated plans, and out of network utilization was very low.

Mayor Gonzalez supported finding ways to save money as insurance costs increased, ensuring immediate family members were properly participating in their insurance plan.

At 4:35 p.m. Mayor Pro Tem Garcia Jr. seconded by Commissioner Farias. moved to convene the workshop into Executive Session. The motion carried unanimously; Mayor Gonzalez was present and voting.

III. EXECUTIVE SESSION

A. Personnel — Discussion regarding the goals, objectives, and evaluation of the City Manager for the City of Weslaco as authorized by Section §551.074 of the Texas Government Code.

B. Legal Consultation – Consultation with City Attorney regarding Liquid Environmental as authorized by Section §551.071 of the Texas Government Code.

C. Legal Consultation — Consultation with City Attorney regarding property tax reimbursement as authorized by Section §551.071 of the Texas Government Code.

D. Legal Consultation — Consultation with City Attorney regarding Military Highway Water Supply Corporation as authorized by Section §551.071 of the Texas Government Code.

At 5:03 p.m. Mayor Gonzalez stated the City Commission had completed its Executive Session and reconvened the workshop as open to the public.

IV. ADJOURNMENT

Commissioner Gonzalez Jr. seconded by Commissioner Rodriguez moved to adjourn the workshop meeting of April 1, 2026 at 5:03 p.m. The motion carried unanimously; Mayor Gonzalez was present and voting.

CITY OF WESLACO

Adrian Gonzalez, **MAYOR**

ATTEST:

Norma A. Cantu, **CITY SECRETARY**