



CITY OF DAHLONEGA

City Council Special Called Meeting Agenda- Amended at Meeting

September 20, 2021 4:00 PM

Gary McCullough Chambers, Dahlonega City Hall

In compliance with the Americans with Disabilities Act, those requiring accommodation for Council meetings should notify the City Clerk's Office at least 24 hours prior to the meeting at 706-864-6133.

CALL TO ORDER AND WELCOME

APPROVAL OF AGENDA

NEW BUSINESS

1. 2022 Employee Benefits Program
Allison Martin, Finance Director and Matt Bidwell, MSI Benefits Group, Inc.
2. Proclamation - Official 2021 City of Dahlonega / Lumpkin County Collectors Ornament
3. Proclamation - Matthew Garner Chair of Lumpkin County Chamber of Commerce and Visitors Bureau Board of Directors for 2020-2021
4. 2021 Off Systems Safety
Vince Hunsinger, Capital Projects Manager
5. Mayor ProTempore

ADJOURNMENT



CITY COUNCIL AGENDA REPORT

DATE: September 9, 2021
TITLE: 2022 Employee Benefits Program
PRESENTED BY: Allison Martin, Finance Director and Matt Bidwell, MSI Benefits Group, Inc.

AGENDA ITEM DESCRIPTION:

2022 Employee Benefits Program

HISTORY/PAST ACTION:

Each year the City reviews employee benefit offerings and costs and develops a benefits package designed to improve the health and wellbeing of the employee and the employee's family while at the same time be affordable to the employee and to the City.

FINANCIAL IMPACT:

A benefits program has been designed for 2022 that offers a full scope of insurance products at the greatest value to the City and employee. The cost of health insurance is increasing 6.23%. Other insurance offerings are not increasing in cost. The City's portion of the cost is adequately funded with the adopted FY2022 Budget.

RECOMMENDATION:

Management intends to proceed with the offering and implementation of the 2022 Benefits Program as described in the attached information. Contracts will be renewed with the existing providers.

SUGGESTED MOTIONS:

I make a motion to approve the 2022 Renewal as presented and authorize the Mayor to execute the necessary renewal documents.

ATTACHMENTS:

Memorandum Re: 2022 Employee Benefits Program

Presentation: January 2022 Renewal, Presented by MSI Benefits Group, Inc.



January 2022 Renewal

City of Dahlonega

Presented By: MSI Benefits Group, Inc.

September 7, 2021



MSI Summary

	<u>Annual Premium</u>	<u>% Increase</u>	<u>Employee Cost</u>	<u>Net Annual Cost</u>	<u>Net % Increase</u>	<u>Annual Net Difference To City</u>	<u>Annual Net Difference To Employee</u>
MEDICAL							
GMA							
Current	\$788,823		\$136,907	\$651,917			
Renewal	\$861,357	9.20%	\$148,851	\$712,506	9.29%	\$60,589	\$11,945
Option - <i>Benefit Change</i>	\$829,458	5.15%	\$136,907	\$692,551	6.23%	\$40,635	\$0
DENTAL							
DMA - Delta							
Current	\$19,092		\$19,092	\$0			
Renewal	\$19,092	0.00%	\$19,092	\$0		\$0	\$0
Vision							
Avesis							
Current	\$3,992		\$3,992	\$0			
Renewal	\$3,992	0.00%	\$3,992	\$0		\$0	\$0
Basic Life & Disability							
OneAmerica							
Current	\$21,243		\$21,243	\$0			
Renewal	\$21,243	0.00%	\$21,243	\$0		\$0	\$0

- Cigna and Humana declined to offer competitive medical options



GMA Medical

Premiums			Current GMA		Renewal GMA	
			\$1,000	\$500	\$1,000	\$500
Employee	LOW 12	HIGH 7	860.08	910.00	940.16	990.08
Employee + Spouse	9	2	1,720.16	1,820.00	1,880.32	1,980.16
Employee + Child(ren)	4	0	1,635.92	1,729.52	1,787.76	1,882.40
Employee + Family <i>6 Waive</i>	8	1	2,581.28	2,728.96	2,820.48	2,969.20
Annual Total		43		\$788,823		\$861,357
In-network			OAPOS	OAPOS	OAPOS	OAPOS
Deductible			\$1,000 (\$3,000 Family)	\$500 (\$1,500 Family)	\$1,000	\$500 (\$1,500 Family)
Coinsurance			90%	90%	90%	90%
PCP Co-pay			\$35	\$25	\$35	\$25
Specialist Co-pay			\$45	\$35	\$45	\$35
Emergency Room			\$150	\$150	\$200	\$200
Urgent Care			\$60	\$60	\$60	\$60
Out-of-pocket			\$2,500 (\$5,000 Family)	\$1,500 (\$3,000 Family)	\$3,000 (\$6,000 Family)	\$2,000 (\$4,000 Family)
Outpatient Surgery			Ded. / Coin.	Ded. / Coin.	Coinsurance	Ded. / Coin.
Inpatient Hospitalization			Ded. / Coin.	Ded. / Coin.	Coinsurance	Ded. / Coin.
Prescription						
	Tier 1 - Generic:		\$10	\$15 Generic	\$15 Generic	\$15 Generic
	Tier 2 - Formulary		\$35	\$30 Formulary	\$30 Formulary	\$30 Formulary
	Tier 3 - Non-Formulary		\$60	\$60 Non-Formulary	\$60 Non-Formulary	\$60 Non-Formulary
Rx Out-of-pocket			\$1,600 (\$3,200 Family)	\$3,200 (\$6,400 Family)	\$3,200 (\$6,400 Family)	\$3,200 (\$6,400 Family)
Employee Contributions			Semi-monthly		Semi-monthly	
Employee	12	7	43.00	67.96	47.01	71.97
Employee + Spouse	9	2	150.51	200.43	164.53	214.45
Employee + Child(ren)	4	0	139.98	186.78	152.96	200.28
Employee + Family	8	1	258.15	331.99	282.05	356.41
Total Monthly Deductions			\$8,992	\$2,417	\$9,826	\$2,578
Annual Deductions				\$136,907		\$148,851
Net Cost to City				\$651,917		\$712,506
						9.29%

7 Waive

Percentage paid by City	
Employee	90.00%
Employee Cost	75.00%

Percentage paid by City	
Employee	90.00%
Employee Cost	75.00%



GMA Medical Option

Premiums			Current		Option - Benefit Change	
			\$1,000	\$500	\$1,500	\$750
Employee	LOW 12	HIGH 7	860.08	910.00	901.68	970.32
Employee + Spouse	9	2	1,720.16	1,820.00	1,803.36	1,940.64
Employee + Child(ren)	4	0	1,635.92	1,729.52	1,713.92	1,844.96
Employee + Family <i>6 Waive</i>	8	1	2,581.28	2,728.96	2,704.00	2,909.92
Annual Total				\$788,823		\$829,458
						5.15%
In-network			OAPOS	OAPOS	OAPOS	OAPOS
Deductible			\$1,000 (\$3,000 Family)	\$500 (\$1,500 Family)	\$1,500	\$750 (\$2,250 Family)
Coinsurance			90%	90%	90%	90%
PCP Co-pay			\$35	\$25	\$35	\$25
Specialist Co-pay			\$45	\$35	\$45	\$35
Emergency Room			\$150	\$150	\$200	\$200
Urgent Care			\$60	\$60	\$60	\$60
Out-of-pocket			\$2,500 (\$5,000 Family)	\$1,500 (\$3,000 Family)	\$4,000 (\$8,000 Family)	\$2,500 (\$5,000 Family)
Outpatient Surgery			Ded. / Coin.	Ded. / Coin.	Coinsurance	Ded. / Coin.
Inpatient Hospitalization			Ded. / Coin.	Ded. / Coin.	Coinsurance	Ded. / Coin.
Prescription						
Tier 1 - Generic:			\$10	\$15 Generic	\$15 Generic	\$15 Generic
Tier 2 - Formulary			\$35	\$30 Formulary	\$30 Formulary	\$30 Formulary
Tier 3 - Non-Formulary			\$60	\$60 Non-Formulary	\$60 Non-Formulary	\$60 Non-Formulary
Rx Out-of-pocket			\$1,600 (\$3,200 Family)	\$3,200 (\$6,400 Family)	\$3,200 (\$6,400 Family)	\$3,200 (\$6,400 Family)
Employee Contributions			Semi-monthly		Semi-monthly	
Employee	12	7	43.00	67.96	43.00	67.96
Employee + Spouse	9	2	150.51	200.43	150.51	200.43
Employee + Child(ren)	4	0	139.98	186.78	139.98	186.78
Employee + Family	8	1	258.15	331.99	258.15	331.99
Total Monthly Deductions			\$8,992	\$2,417	\$8,992	\$2,417
Annual Deductions				\$136,907		\$136,907
Net Cost to City				\$651,917		\$692,551
						6.23%

7 Waive

Percentage paid by City	
Employee	90.00%
Employee Cost	75.00%

Percentage paid by City	
Employee	90.46%
Employee Cost	76.13%



Dental

Employee	15
Family	16
	31
Annual Total	
<u>DENTAL PLAN</u>	
Preventive Procedures	
Basic Procedures	
Major Procedures	
Endodontics	
Periodontics	
Orthodontia Coverage	
Deductible per person	
Yearly Maximum per person	
FEE SCHEDULE	
Office Visit/Cleaning Allowable	
Deductions (24)	
Employee	15
Family	16

19 Waive

Delta Dental (GMA)	
Current	Renewal
25.00	25.00
76.00	76.00
1,591	1,591
	\$19,092
100%	
80%	
50%	
80%	
80%	
50% up to \$1,000 Adults and	
\$50	
\$1,500	
MAC	
Deductions (24)	
12.50	12.50
38.00	38.00



Vision

Current / Renewal

Employee Only	10
Employee + Dependent (Spouse)	7
Employee + Family	4
Annual Premium	21
IN-NETWORK	
Routine Eye Exam	
Eyeglass Frames	
Eyeglass Lenses	
Standard Plastic Single	
Standard Plastic Bifocal	
Standard Plastic Trifocal	
Contact Lenses	
Non-Elective Contact Lenses	
Elective Conventional Lenses	
Elective Disposable Lenses	
OUT-OF-NETWORK	
Routine Eye Exam	
Eyeglass Lenses	
Contact Lenses - Elective	
Non-Elective	
Frame	
Employee Only	10
Employee + Dependent	7
Employee + Family	4
Percentage of Change	

29 Waive

Avesis	
10.19	
17.83	
26.48	
\$3,992	
0.00%	
\$10 copay (1 per year)	
\$50 Wholesale or up to \$150 retail allowance (Every 24 months)	
Every 12 months	
\$10 copay	
\$10 copay	
\$10 copay	
Every 12 months	
Covered in full	
\$130 allowance	
\$130 allowance	
\$35 allowance	
\$25 - \$80 allowance	
\$130 allowance	
\$250 allowance	
\$45 allowance	
DEDUCTIONS (24)	
5.10	
8.92	
13.24	
0.00%	



Basic Life & Disability

Current / Renewal	
<i>Basic Life and AD&D</i>	One America
Benefit Amount	\$50,000
Reduction Schedule:	50% at age 70
Life Rate per \$1,000:	\$0.23
AD&D Rate per \$1,000:	\$0.03
Projected Volume:	\$2,625,000
Covered Lives:	50
Basic Life Annual Premium:	\$8,190
Rate Guarantee:	1/1/2023
<i>Group Short Term Disability</i>	One America
Benefit	60% Salary
Maximum Benefit	\$1,000
Elimination Period	30 Days
Duration	9 Weeks
Pre-existing Conditions	None
Benefit Volume	\$25,733
Cost per \$10	\$0.150
Rate Guarantee	1/1/2023
Annual Cost	\$4,632
<i>Group Long Term Disability</i>	One America
Benefit	60%
Maximum Benefit	\$5,000
Elimination Period	90 Days
Duration	SSNRA
Pre-existing Conditions	3/12
Benefit Volume	\$189,669
Cost per \$100	\$0.370
Rate Guarantee	1/1/2023
Annual Cost	\$8,421
Total Annual Cost	\$21,243



Open Enrollment Timeline

- On or before September 23 GMA will email to the City the open enrollment package which will include:
 - Affirmation notice to accept renewal that City must sign and promptly return
 - Summary of Benefits and Legal Notices that MSI can post on the enrollment web site
- Open enrollment must be conducted from October 1 through November 5, 2021
 - MSI will prepare open enrollment letter, Employee Benefit Handbook and enrollment web site for City approval prior to October 1
 - City must confirm if open enrollment is virtual or on-site



**CITY OF DAHLONEGA
FINANCE DEPARTMENT**

465 Riley Road
Dahlonega, Georgia 30533
Phone: 706-482-2706 • Fax: 706-864-4837

MEMORANDUM

Date: September 9, 2021
To: Mayor and City Council
From: Allison Martin, Finance Director
CC: Bill Schmid, City Manager
Re: 2022 Employee Benefits Program

Plans are to distribute information to employees later this month regarding employee benefits to be offered by the City for the 2022 plan year. The goal is to provide benefits that will improve the health and wellbeing of the employee and the employee's family while at the same time be affordable to the employee and to the City. With assistance from the City's benefit consultant, Matt Bidwell with MSI Benefits Group, we believe that goal has been met.

2022 Benefit Offerings

Health Insurance: It is recommended that the City renew health coverage with Georgia Municipal Association through BCBS/Anthem, with minimal changes to the coverages offered. Renewal rates were received from GMA on July 30 and reflected a 9% increase in premiums. Staff worked with MSI to look for options to reduce the cost of the percentage increase. No other carriers were willing to offer a quote on insuring our workforce. After reviewing options, the best option for the City and our employees was to increase the deductibles to \$1,500 and \$750. GMA made changes to the plans by increasing the Emergency Room deductible to \$200 and raising the out-of-pocket threshold to \$3,000 (\$6,000 family) and \$2,000 (\$4,000 family). The out-of-pocket further increases with the change in the deductible to \$4,000 (\$8,000 family) and \$2,500 (\$5,000 family). This reduces the amount the City will pay in premium increases to 6.23% and freezes employee contribution levels. While this does slightly delay further implementation of reducing the City's contribution to dependent coverage, it keeps the rate paid by the City close to the target established in prior years.

2022	Total Monthly Premium			
Coverage	EE Only	+Spouse	+Children	+Family
POS 90/75 (1500)	\$901.68	\$1,803.36	\$1,713.92	\$2,704.00
POS 90/75 (750)	\$970.32	\$1,940.64	\$1,844.96	\$2,909.92
2021	Total Monthly Premium			
Coverage	EE Only	+Spouse	+Children	+Family
POS 90/70 (1000)	\$860.08	\$1,720.16	\$1,635.92	\$2,581.28
POS 90/70 (500)	\$910.00	\$1,820.00	\$1,729.52	\$2,728.96

Employee Premiums for Health Insurance: Typically, government employers pay about 90% of employee health coverage and about 50-60% of dependent coverage. A plan was developed and implemented beginning with the 2018 plan year to move toward these benchmarks over a multi-year time period. Prior to 2018, the City paid 93.5% of both employee and dependent coverage. In 2021 the City paid 90% of the cost of employee coverage and will pay 90.46% in 2022. Coverage for dependents paid by the City is 76.13%. The monthly portion of premiums paid by the employee is presented below.

2022	Employee Monthly Payment (9.54%Employee/23.87%Dependents)			
Coverage	EE Only	+Spouse	+Children	+Family
POS 90/75 (1500)	\$86.00	\$301.02	\$279.96	\$516.30
POS 90/75 (750)	\$135.92	\$400.86	\$373.56	\$663.98
2021	EMPLOYEE Pay (10% Employee / 25% Dependents)			
Coverage	EE Only	+Spouse	+Children	+Family
POS 90/70 (1000)	\$86.00	\$301.02	\$279.96	\$516.30
POS 90/70 (500)	\$135.92	\$400.86	\$373.56	\$663.98

Health and Wellness Program: Early detection and proper treatment work to keep our medical claims and overall premiums lower. Annual exams are covered 100% under the City's insurance plan. All employees are expected to have an annual medical check-up. Employees who participate will benefit from a lower health insurance premium in 2022 and subsequent years than those who do not. The 2022 benefit is a \$240 annual credit on the employee's deduction for health insurance. For those who participate, this credit will lower the monthly portion of the premium paid by the employee shown above by \$20.00.

Dental Insurance: Coverage will continue through Delta Dental with no benefit changes. This is a group plan paid for by the employee. There is no increase in premiums for 2022.

Vision Insurance: Coverage will continue through Avesis with no benefit changes. This is a group plan paid for by the employee. There is no increase in premiums for 2022.

Life and AD&D Insurance: The City will continue to provide these basic coverages through One America at no cost to the employee. Voluntary supplemental life insurance may be purchased by the employee through payroll deduction. There is no increase in premiums for 2022.

Disability Insurance: The City will continue paying 100% of the cost for both short-term and long-term disability insurance through One America. There is no increase in premiums for 2022.

Accident and Critical Illness Insurance: Group plans will be renewed through Unum. These coverages are voluntary and may be purchased by the employee through payroll deduction. There is no increase in premiums for 2022.

Flexible Spending Account (FSA): The City will continue to offer an FSA in 2022, which allows employees to set aside money, before it is taxed, to pay medical, dental, and vision expenses not covered through an insurance benefit plan. The FSA plan generates tax savings for employees and the City.

Waiving Medical Coverage: The City will continue to provide \$1,800 annually in an FSA for employees who waive medical coverage. The employee must provide proof of medical coverage elsewhere to receive this benefit. The costs of this benefit are offset by the reduction in health insurance premiums paid by the City.

Working Spouse Rule (began in 2021): As announced last year, if an employee covers a spouse under the City's health insurance program and the spouse has health insurance available to him/her at their place of employment, the employee will pay a \$100 surcharge per month, beginning in 2021.

2022 Enrollment Process and Contracts

MSI Benefits Group, an independent agency, will coordinate and conduct open enrollment meetings with employees on October 7th and 12th (tentative dates). Employees will be provided with an enrollment handbook prior to these meetings. Every full-time employee will be able to meet individually with a benefits counselor who will assist with enrollment and answer questions about benefits. Employees who are not making any changes to their medical insurance will have the option to enroll electronically online. MSI will also coordinate contract execution with the insurance providers.

Summary and Looking Ahead

The benefit program recommended for 2022 has been developed to ensure that we are offering an attractive benefits package to existing and prospective employees while protecting the City's long-term fiscal sustainability. With expectations that healthcare costs will continue to increase, management plans to continue working with MSI Benefits Group to review options and renewal terms. We will continue to focus on moving closer to benchmarks related to dependent coverage.



Joint Proclamation

By
Lumpkin County
And
The City of Dahlonega



WHEREAS; the City of Dahlonega and the County of Lumpkin, Georgia maintain their unique and warm sense of community as a community of choice by partnering with public and private entities to provide a safe, diverse, and economically sound environment; and

WHEREAS; the Community Helping Place is the largest outreach program in Dahlonega and Lumpkin County and is committed to providing basic needs such as food, clothing, medical and financial assistance to those Dahlonega and Lumpkin County residents in need, thereby enabling an economically sound environment;

WHEREAS; Dahlonega and Lumpkin County have a month-long Old Fashioned Christmas Celebration on their ornament-strewn historic public square that is nationally recognized as a taste of a Norman Rockwell-like Christmas with an Appalachian twist; and

WHEREAS; the Community Helping Place's White Christmas program provides food and toys to neighbors in need during the most festive time of the year; and

WHEREAS; the Community Helping Place has a series of Christmas collectible ornaments that celebrate and commemorate the uniqueness of Dahlonega and Lumpkin County and will make them available to all citizens, friends and supporters in an effort to raise funds for Community Helping Place programs.

NOW, THEREFORE, BE IT RESOLVED that the City of Dahlonega and Lumpkin County hereby proclaim the Community Helping Place Ornament to be the **Official 2021 City of Dahlonega/ Lumpkin County Collectors Ornament.**

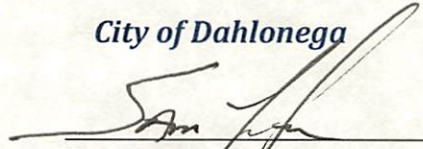
Lumpkin County Georgia

Chris Dockery, Chairman

Attest:

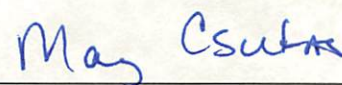
Melissa Witcher, County Clerk

City of Dahlonega



Sam Norton, Mayor

Attest:



Mary Csukas, City Clerk





Joint Proclamation

By
Lumpkin County
And
The City of Dahlonega



WHEREAS; Matthew Garner has served two full year terms as Chair of the Board of Directors for the Dahlonega-Lumpkin County Chamber of Commerce & Visitors Bureau, and under Matthew Garner’s leadership the Dahlonega-Lumpkin County Chamber distinguished itself as a catalyst for business growth, a convener of leaders and influencers, and a champion for a thriving community; and

WHEREAS; the work accomplished under his leadership has benefited our community through its efforts in small business growth, tourism promotion, advocacy on behalf of our community’s business, and leadership development programs; and

WHEREAS; the Dahlonega-Lumpkin County Chamber unceasingly promotes Dahlonega-Lumpkin County for quality growth and development; and

WHEREAS; the business community, represented by Dahlonega-Lumpkin County Chamber, has been a driving force in fostering enhanced educational opportunities, promoting tourism, leadership development, the creation of jobs, and a positive vision of the future; and

WHEREAS; the Dahlonega-Lumpkin County Chamber has sought to achieve successful results for our community in a cooperative spirit with other organizations, and has proudly represented the business community of Dahlonega-Lumpkin County; and

WHEREAS; the Dahlonega-Lumpkin County Chamber has been a strong partner with the City of Dahlonega and Lumpkin County in endeavors to promote and develop our local business community.

NOW, THEREFORE, BE IT RESOLVED let it be known that Matthew Garner has served as an effective leader as the Chair of the Dahlonega-Lumpkin County Chamber of Commerce and Visitors Bureau Board of Directors for 2020 and 2021.

Lumpkin County Georgia

City of Dahlonega

Chris Dockery, Chairman

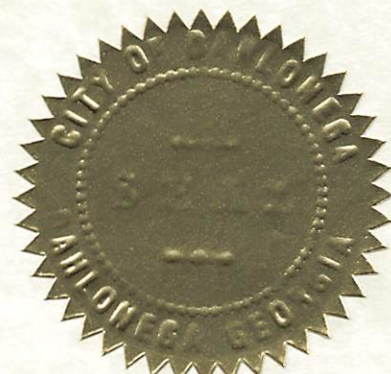
Sam Norton, Mayor

Attest:

Attest:

Melissa Witcher, County Clerk

Mary Csukas, City Clerk





City Council Agenda Memo

DATE: September 20,2021
TITLE: 2021 Off Systems Safety
PRESENTED BY: Vince Hunsinger, Capital Projects Manager

AGENDA ITEM DESCRIPTION:

Grant money provided by GDOT for improvements to safety related striping and marking on various city streets.

HISTORY/PAST ACTION:

The re-bid opening was September 10.

FINANCIAL IMPACT:

Total funds allocated to this project are \$87,100.00. With our City match of \$35,000.00, the State contributed \$52,100.00.

RECOMMENDATION:

The Public Works Team is recommending that Peak Paving be awarded the contract to be voted on October 4 at City Council Meeting. Their low bid was \$52,355.00. We have to spend \$67,730 to meet the State grant requirements. The City's portion is \$15,630. City Council has budgeted \$35,000. The total budget is \$84,500 which includes the City portion and the State grant.

SUGGESTED MOTIONS:

Approve contractor during the October 4,2021 Council Meeting.

ATTACHMENTS:

None
