

CITY COUNCIL

BRENCIS D. SMITH
At-Large

JAMES KOLE
First Ward

ADRIAN G. SIMMONS
First Ward

KYLA M. CLARK
Second Ward

JEFFREY W. MILLS
Second Ward

Council meets second and fourth
Mondays of each month.



MAYOR AND CITY COUNCIL OF LAUREL

8103 Sandy Spring Road
Laurel, Maryland 20707-2502

KEITH R. SYDNOR
Mayor

CHRISTIAN L. PULLEY, CPM
City Administrator

NEKESA MATLOCK
Deputy City Administrator

STEPHANIE P. ANDERSON
City Solicitor

SARA A. GREEN, CPM, MMC
City Clerk

(301) 725-5300

www.cityoflaurel.org

Work Session

Wednesday, October 7, 2026

6:00 PM

Agenda

Virtual Meeting

Watch the meeting on Laurel TV streaming live in your web browser at <https://laurelty.org/watch-live> or locally Laurel TV can be found on Comcast Channel 996 (HD), 71 (SD) or Verizon FiOS Channel 12.

1. Call to Order – Brencis D. Smith, Council President
2. **Bid Recommendation- Employee Benefit Insurance**
3. **Charter Amendment No. 183-** A Charter Resolution of the Mayor and City Council of Laurel, Maryland Amending Article 500 "Finance" of the Charter of the City of Laurel Section 503 "Same-Adoption" to Change the Date by Which the City Council Shall Pass the Annual General Operating and Capital Improvement Program (CIP) Budget from June 30th to June 20th
4. Adjournment



MAYOR AND CITY COUNCIL OF LAUREL
DEPARTMENT OF BUDGET AND PERSONNEL SERVICES

Item 2.

8103 Sandy Spring Road • Laurel, Maryland 20707-2502

Phone: (301) 725-5300 FAX (301) 725-7951 • Internet: <http://www.laurel.md.us>

September 18, 2026

MEMORANDUM

TO: Mayor Keith R. Sydnor
Council President Brencis D. Smith
Laurel City Councilmembers
THRU: Nekesa Matlock, Deputy City Administrator
FROM: Lisa Woods, Deputy Director-BAPS
SUBJ: Employee Benefit Insurance

The City's current insurance broker, NFP Group, has provided quotes for employee health, dental, and vision insurance on the four types of employee benefit insurance the City currently provides, which includes the following:

Scope:

1. Open Access HMO Health Plan
2. Open Access Plus Health Plan with Out-of-Network benefits
3. Dental Plan
4. Vision Plan

The City currently offers these coverages to full-time and part-time employees, elected officials, and eligible dependents. Enrollment is optional and requires enrollee payments of 20% of the cost of their selected option with the exception of the vision coverage. Retirees may also enroll in these plans with a maximum City contribution of \$500 per month.

The City is currently in a one-year contract with Cigna (November 1, 2025–October 31, 2026), which included a 4.3% renewal rate increase. To secure updated insurance rates, the NFP Group conducted a full market bid with multiple carriers. Industry renewal rates for employers with 100 to 200 employees typically range from 8% to 12%. The bid results are as follows:

Bid Results:

- Cigna countered its own proposal of a 2.3% increase with a 0% increase proposal
- CareFirst BCBS offered a 0% increase over Cigna's current rates
- Aetna submitted a proposed increase of 33.5% over Cigna's current rates
- United Healthcare declined to submit a quote

Funding:

The Adopted FY2027 General Operating Budget provides \$3,378,011 for employee coverage and \$327,465 for retiree coverage/supplements under Employee Insurance.

Recommendation:

It is recommended that the Mayor and City Council award Cigna the contract for health, dental, and vision insurance for the plan period of November 1, 2026 through October 31, 2027, at a 0% rate increase. Currently, a number of City employees and dependents are facing significant and challenging health conditions. For this reason, staff also requests approval to continue coverage with Cigna to ensure stability and continuity of care. Dental and vision premiums will remain unchanged for the upcoming year.

Employees Health Insurance

LOW	Monthly	Annual	Biweekly	City	Employee
Employee	\$1,100.06	\$13,200.72	\$507.72	\$406.18	\$101.54
Double	\$2,101.11	\$25,213.32	\$969.74	\$775.79	\$193.95
Family	\$3,223.15	\$38,677.80	\$1,487.61	\$1,190.09	\$297.52
HIGH	Monthly	Annual	Biweekly	City	Employee
Employee	\$1,168.57	\$14,022.84	\$539.34	\$431.47	\$107.87
Double	\$2,231.94	\$26,783.28	\$1,030.13	\$824.10	\$206.03
Family	\$3,423.87	\$41,086.44	\$1,580.25	\$1,264.20	\$316.05

Elected Officials Health Insurance

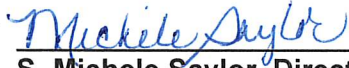
LOW	Monthly	City	Employee
Employee	\$1,100.06	\$880.05	\$220.01
Double	\$2,101.11	\$1,680.89	\$420.22
Family	\$3,223.15	\$2,578.52	\$644.63
HIGH	Monthly	City	Employee
Employee	\$1,168.57	\$934.86	\$233.71
Double	\$2,231.94	\$1,785.55	\$446.39
Family	\$3,423.87	\$2,739.10	\$684.77

Retirees Health Insurance

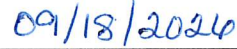
The City contributes a monthly payment, not to exceed \$500.00 towards the retiree's coverage only, regardless of choice of plan.

LOW	Retiree	Annual
Retiree	\$1,100.06	\$13,200.72
Double	\$2,101.11	\$25,213.32
Family	\$3,223.15	\$38,677.80
HIGH	Retiree	Annual
Retiree	\$1,168.57	\$14,022.84
Double	\$2,231.94	\$26,783.28
Family	\$3,423.87	\$41,086.44

Reviewed:



S. Michele Saylor, Director
Department of Budget and Personnel Services



Date

cc: Christian L. Pulley, CPM, City Administrator
Nekesa Matlock, Deputy City Administrator



CITY OF LAUREL, MARYLAND

CHARTER RESOLUTION NO. 183

A CHARTER RESOLUTION OF THE MAYOR AND CITY COUNCIL OF LAUREL, MARYLAND AMENDING ARTICLE 500 "FINANCE" OF THE CHARTER OF THE CITY OF LAUREL SECTION 503 "SAME-ADOPTION" TO CHANGE THE DATE BY WHICH THE CITY COUNCIL SHALL PASS THE ANNUAL GENERAL OPERATING AND CAPITAL IMPROVEMENT PROGRAM (CIP) BUDGET FROM JUNE 30TH TO JUNE 20TH

Sponsored by the President at the request of the Administration.

WHEREAS, the levy of the annual property tax rate in the City of Laurel is authorized through the approval of the general operating and capital improvement program (CIP) budget; and

WHEREAS, currently the City Charter requires that the City Council pass a budget by June 30th; and

WHEREAS, in 2025, the Maryland General Assembly amended the Maryland Property Tax Article § 6-303 of the Annotated Code of Maryland to require that the governing body of each municipal corporation annually set the tax rate for the next taxable year on all assessments of property subject to municipal corporation property tax in each year after the date of finality and before the following June 20; and

WHEREAS, it is necessary to amend the City Charter to ensure it is in compliance with the current State law; and

NOW, THEREFORE, BE IT RESOLVED, that the City of Laurel's Charter Section 503 is hereby amended as follows:

Sec. 503. - Same—Adoption.

Before adopting a budget, the C[~~e~~]ity C[~~e~~]ouncil shall hold two (2) public hearings thereon. Notice of said hearings shall appear in a newspaper or newspapers having general circulation in the C[~~e~~]ity two (2) weeks before the hearings are to take place. The C[~~e~~]ity C[~~e~~]ouncil may insert new items or may increase or decrease the items of the budget. Where the C[~~e~~]ity C[~~e~~]ouncil shall increase the total proposed expenditures, it shall also increase the total anticipated revenues in an amount at least equal to such proposed total expenditures. The M[~~m~~]ayor shall have the power to veto any one or more items or appropriation in the budget. The budget shall be prepared and adopted in the form of an ordinance. A favorable vote of at least a majority of the total elected

membership of the C[e]ity C[e]ouncil shall be necessary for adoption. A failure by the C[e]ity C[e]ouncil to pass a budget by June ~~[thirtieth]~~ twentieth shall be deemed, and shall have the same effect as, a passage of the ~~[m]~~Mayor's proposed budget by the C[e]ity C[e]ouncil as if passed by a majority of the total elected membership of the C[e]ity C[e]ouncil.

AND, BE IT FURTHER RESOLVED, that the date of adoption of this Charter Resolution is the _____ day of _____, 2026, and that the amendment to the Charter of the City as herein adopted, shall be and become effective on the _____ day of _____, 2026 unless on or before the _____ day of _____, 2026, a Petition for Referendum on this Charter Resolution is filed in writing with the Mayor or City Administrator, by 5:00 pm pursuant to the provision of Title 4, Subtitle 3 of the Local Government Article of the Annotated Code of Maryland.

AND, BE IT FURTHER RESOLVED, that a complete and exact copy of this Resolution shall be posted at the City of Laurel Municipal Center for a period of at least forty (40) days following its adoption.

AND, BE IT FURTHER RESOLVED, that a fair summary of the proposed Charter Amendment contained in this Resolution shall be published in a newspaper of general circulation in the City of Laurel not less than four (4) times, at weekly intervals, within a period of at least forty (40) days after adoption of this Resolution.

AND, BE IT FURTHER RESOLVED, that as soon as the Charter Amendment hereby enacted shall become effective, either as herein provided or following a Referendum, the Mayor shall promptly deposit with the Maryland Department of Legislative Services a complete copy of this Resolution, including:

1. The date of the Referendum election, if any;
2. The number of votes cast for or against this Resolution, whether by City Council or in referendum; and
3. The effective date of the Charter Amendment contained herein.

The transmittal to the Maryland Department of Legislative Services shall be in accordance with the provisions of Section 4-109 and Division II, Title 4, Subtitle 3 of the Local Government Article of the Annotated Code of Maryland, and any other applicable law.

AND, BE IT FURTHER RESOLVED, that this Resolution shall become effective on the _____ day of _____, 2026.

ADOPTED this _____ day of _____, 2026.

SARA A. GREEN, CPM, MMC
City Clerk

BRENCIS D. SMITH
President of the City Council

APPROVED this _____ day of _____, 2026.

KEITH R. SYDNOR
Mayor