

13-*h*-3375

(Do Not Write Above This Line)

**A RESOLUTION BY COUNCILMEMBER**

A RESOLUTION AUTHORIZING THE MAYOR OR HIS DESIGNEE, ON BEHALF OF THE CITY OF ATLANTA, TO ENTER THE FIRST RENEWAL AGREEMENT FOR EACH OF THE NINE INSURANCE CONTRACTS ENTERED PURSUANT TO FC-6016 EMPLOYEE BENEFITS, AND SPECIFICALLY FOR THE FOLLOWING CONTRACTS: (1)BLUE CROSS AND BLUE SHIELD OF GEORGIA, INC. FOR GROUP HEALTH INSURANCE (POS); (2)KAISER FOUNDATION HEALTH PLAN OF GEORGIA, INC. FOR GROUP HEALTH INSURANCE (HMO); (3)UNITED HEALTHCARE INSURANCE COMPANY FOR MEDICARE ADVANTAGE INSURANCE (PPO); (4)KAISER FOUNDATION HEALTH PLAN OF GEORGIA, INC. FOR MEDICARE ADVANTAGE INSURANCE (HMO); (5)HUMANA, INC. FOR DENTAL INSURANCE (DHMO); (6)CIGNA HEALTH AND LIFE INSURANCE COMPANY FOR DENTAL INSURANCE (PPO); (7)UNITED HEALTHCARE INSURANCE COMPANY (OPTIMA HEALTH) FOR VOLUNTARY VISION INSURANCE; (8)MINNESOTA LIFE INSURANCE COMPANY FOR LIFE INSURANCE; AND (9)THE AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBAS, INC. FOR FLEXIBLE SPENDING ACCOUNTS AND VOLUNTARY BENEFITS; AND ESTABLISHING THE ACCOUNTS FROM WHICH THE INSURANCE PREMIUMS WILL BE CHARGED TO AND PAID FROM; AND FOR OTHER PURPOSES.

- CONSENT REFER
- REGULAR REPORT REFER
- ADVERTISE & REFER
- 1<sup>ST</sup> ADOPT 2<sup>ND</sup> READ & REFER
- PERSONAL PAPER REFER

Date Referred  
 Referred To:  
 Date Referred  
 Referred To:  
 Date Referred  
 Referred To:

Referred To:  
478187-1

First Reading

Committee \_\_\_\_\_  
 Date \_\_\_\_\_  
 Chair \_\_\_\_\_  
 Referred To \_\_\_\_\_

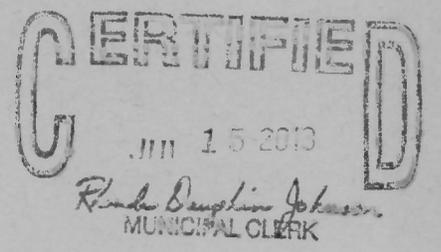
Committee Fin/Exec  
 Date 7/10/13  
 Chair Cheryl H. Johnson  
 Action Fav Adv, Hold (See rev.side)  
 Other \_\_\_\_\_  
 Members U. Archibald  
Alvin  
Yadun  
H. S. S.  
 Refer To \_\_\_\_\_

Committee \_\_\_\_\_  
 Date \_\_\_\_\_  
 Chair \_\_\_\_\_  
 Action Fav, Adv, Hold (See rev.side)  
 Other \_\_\_\_\_  
 Members \_\_\_\_\_  
 ADOPTED BY  
 JUL 15 2013  
 COUNCIL  
 Refer To \_\_\_\_\_

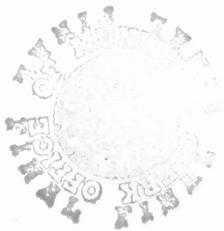
Committee \_\_\_\_\_  
 Date \_\_\_\_\_  
 Chair \_\_\_\_\_  
 Action Fav, Adv, Hold (See rev.side)  
 Other \_\_\_\_\_  
 Members \_\_\_\_\_  
 Refer To \_\_\_\_\_

Committee \_\_\_\_\_  
 Date \_\_\_\_\_  
 Chair \_\_\_\_\_  
 Action Fav, Adv, Hold (See rev.side)  
 Other \_\_\_\_\_  
 Members \_\_\_\_\_  
 Refer To \_\_\_\_\_

FINAL COUNCIL ACTION  
 2<sup>ND</sup>     1<sup>ST</sup> & 2<sup>ND</sup>     3<sup>RD</sup>  
 Readings  
 Consent     V Vote     RC Vote



MAYOR'S ACTION  
 APPROVED  
 JUL 24 2013  
 WITHOUT SIGNATURE  
 BY OPERATION OF LAW



**A RESOLUTION BY FINANCE/EXECUTIVE COMMITTEE**

**A RESOLUTION AUTHORIZING THE MAYOR OR HIS DESIGNEE, ON BEHALF OF THE CITY OF ATLANTA, TO ENTER THE FIRST RENEWAL AGREEMENT FOR EACH OF THE NINE INSURANCE CONTRACTS ENTERED PURSUANT TO FC-6016 EMPLOYEE BENEFITS, AND SPECIFICALLY FOR THE FOLLOWING CONTRACTS: (1)BLUE CROSS AND BLUE SHIELD OF GEORGIA, INC. FOR GROUP HEALTH INSURANCE (POS); (2)KAISER FOUNDATION HEALTH PLAN OF GEORGIA, INC. FOR GROUP HEALTH INSURANCE (HMO); (3)UNITED HEALTHCARE INSURANCE COMPANY FOR MEDICARE ADVANTAGE INSURANCE (PPO); (4)KAISER FOUNDATION HEALTH PLAN OF GEORGIA, INC. FOR MEDICARE ADVANTAGE INSURANCE (HMO); (5)HUMANA, INC. FOR DENTAL INSURANCE (DHMO); (6)CIGNA HEALTH AND LIFE INSURANCE COMPANY FOR DENTAL INSURANCE (PPO); (7)UNITED HEALTHCARE INSURANCE COMPANY (OPTIMA HEALTH) FOR VOLUNTARY VISION INSURANCE; (8)MINNESOTA LIFE INSURANCE COMPANY FOR LIFE INSURANCE; AND (9)THE AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBAS, INC. FOR FLEXIBLE SPENDING ACCOUNTS AND VOLUNTARY BENEFITS; AND ESTABLISHING THE ACCOUNTS FROM WHICH THE INSURANCE PREMIUMS WILL BE CHARGED TO AND PAID FROM; AND FOR OTHER PURPOSES.**

**WHEREAS**, the City of Atlanta (“City”) authorized the Mayor, on behalf of the City, to enter into nine contractual agreements for various types of health insurance coverage pursuant to FC-6016, Employee Benefits (collectively, the “Agreements”; and any one of them, “Agreement”); and

**WHEREAS**, the Agreements have an initial term of November 1, 2012 through August 31, 2013, and each Agreement has two one-year renewal terms that may be exercised at the sole discretion of the City; and

**WHEREAS**, each Agreement provides for a price modification during a renewal term, but only based upon the cost of claims of the immediately preceding term; and

**WHEREAS**, every company providing services pursuant to an Agreement has performed satisfactorily, and the Commissioner of the Department of Human Resources recommends renewal of each of the Agreements; and

**WHEREAS**, it is in the City’s best interest to exercise the first renewal option on each of the Agreements.

**NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF ATLANTA, GEORGIA, HEREBY RESOLVES AS FOLLOWS:**



**SECTION 1:** The Mayor, on behalf of the City, is hereby authorized to enter a renewal agreement (“Renewal Agreement”; and the nine collectively, “Renewal Agreements”) for each of the following nine insurance Agreements entered pursuant to FC-6016, Employee Benefits:

- 1) A Renewal Agreement with Blue Cross and Blue Shield of Georgia, Inc., for a Group Health Insurance POS Plan;
- 2) A Renewal Agreement with the Kaiser Foundation Health Plan of Georgia, Inc. for a Group Health Insurance HMO Plan;
- 3) A Renewal Agreement with United Healthcare Insurance Company for a Medicare Advantage PPO Insurance Plan;
- 4) A Renewal Agreement with the Kaiser Foundation Health Plan of Georgia Inc. for a Medicare Advantage HMO Insurance Plan;
- 5) A Renewal Agreement with Cigna Health and Life Insurance Company for a Dental Insurance PPO Plan;
- 6) A Renewal Agreement with Humana, Inc. for a Dental Insurance DHMO Plan;
- 7) A Renewal Agreement with United Healthcare Insurance Company (Optum Health) for a Voluntary Vision Insurance Plan;
- 8) A Renewal Agreement with Minnesota Life Insurance Company for a Life Insurance Plan; and
- 9) A Renewal Agreement with American Family Life Assurance Company of Columbus, Inc. for flexible spending accounts and voluntary insurance.

**SECTION 2:** Each Renewal Agreement shall be materially the same as the Agreement for the initial term, except that the prices for each Renewal Agreement shall be as set forth in Exhibit A attached hereto.

**SECTION 3:** The term of each Renewal Agreement shall begin on September 1, 2013 and shall end on August 31, 2014.

**SECTION 4:** All services to be performed under the Renewal Agreements shall be charged to and paid from the appropriate fund, department, account and function activity as follows:

<u>Fund</u>	<u>Dept\Org</u>	<u>Account</u>	<u>Funct\Act</u>	<u>Description</u>	
6002	200604	5730201	1540000	Health Insurance	Employees
6002	200605	5730202	1540000	Health Insurance	Retirees
6002	200604	5730201	1540000	Dental Insurance	Employees
6002	200605	5730202	1540000	Dental Insurance	Retirees
6002	200607	5730201	1540000	Life Insurance	Employees
6002	200608	5730202	1540000	Life Insurance	Retirees
6002	200609	5121004	1540000	Vision	Employees
6002	200611	5121005	1540000	Vision	Retirees



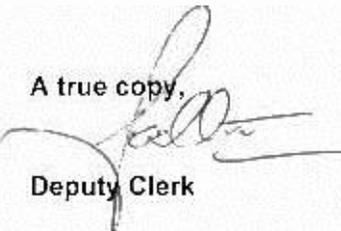
**AFLAC:**

1001	000001	1213311	0000000	Medical	Employees
1001	000001	1213312	0000000	Dependent care	Retirees
1001	000001	1213149	0000000	Supplemental Insurance	Employees
1001	000001	1213158	0000000	Supplemental Insurance	Employees

**SECTION 5:** Each Agreement provides that the Renewal Agreement shall take effect upon the date set forth in the Renewal Agreement’s authorizing legislation, and that no new documents must be executed in order to effectuate the renewal. Accordingly, no written documents shall be required to effectuate the Renewal Agreements authorized by this resolution.

**SECTION 6:** If the City Attorney determines that it is in the best interest of the City to execute renewal documents to effectuate the intent of this resolution, the City Attorney or her designee is directed to prepare said documents, and the Mayor or his designee is hereby authorized to execute said documents on behalf of the City. Said documents shall be approved as to form by the City Attorney or her designee. The documents shall not become binding upon the City, and the City shall incur no liability thereunder until the documents have been sealed by the Municipal Clerk and delivered to the contracting company.

**SECTION 7:** All resolutions and parts of resolutions in conflict herewith are hereby waived for purposes of this resolution only, and only to the extent of the conflict.

A true copy,  
  
Deputy Clerk

ADOPTED by the Atlanta City Council  
APPROVED as per City Charter Section 2-403

JUL 15, 2013  
JUL 24, 2013



## ATTACHMENT- A



## ATTACHMENT- A

### 2013-2014 Active Employee

#### Bi-Weekly Rates

##### BLUE CROSS BLUE SHIELD

##### POS\*

	<u>Total Cost</u>
Employee only	\$246.47
Employee and child(ren)	\$431.31
Employee and Spouse/Domestic Partner	\$616.16
Employee and family	\$813.47

##### KAISER

##### HMO\*

	<u>Total Cost</u>
Employee only	\$217.97
Employee and child(ren)	\$381.44
Employee and Spouse/Domestic Partner	\$544.92
Employee and family	\$719.30

##### CIGNA DENTAL

##### High Option

	<u>Total Cost</u>
Employee only	\$13.42
Employee and child(ren)	\$28.42
Employee and spouse	\$27.42
Employee and family	\$44.96

##### CIGNA DENTAL

##### Low Option

	<u>Total Cost</u>
Employee only	\$13.07
Employee and child(ren)	\$25.27
Employee and spouse	\$26.58
Employee and family	\$40.14

##### HUMANA DENTAL

##### Access Managed Care

	<u>Total Cost</u>
Employee only	\$7.09
Employee and child(ren)	\$13.76
Employee and Spouse/Domestic Partner	\$14.45
Employee and family	\$21.86



**HUMANA DENTAL  
Pre-Select**

	<u>Total Cost</u>
Employee only	\$4.78
Employee and child(ren)	\$8.69
Employee and Spouse/Domestic Partner	\$9.50
Employee and family	\$14.72

**OPTUM HEALTH  
Voluntary Vision**

	<u>Total Cost</u>
Employee only	\$1.95
Employee and child(ren)	\$4.27
Employee and Spouse/Domestic Partner	\$4.07
Employee and family	\$5.50

**Rates per  
\$1,000  
of Coverage**

**Minnesota Life  
LIFE INSURANCE**

Basic Life - Active Employees	\$0.080
Basic AD&D	\$0.020
Additional Life	\$0.440
*Dependent Life (Spouse)	\$4.000
*Dependent Life (Child)	\$1.190

\*\$5,000 maximum coverage



## ATTACHMENT- A

### 2013-2014 Retiree Rates

#### MONTHLY INSURANCE RATES - RETIREES 70%

##### BLUE CROSS BLUE SHIELD

POS	WITHOUT MEDICARE	<u>Total Cost</u>
	Retiree only	\$ 543.02
	Retiree and child(ren)	\$ 934.50
	Retiree and spouse/domestic partner	\$1,335.01
	Retiree and family	\$1,762.51
	Beneficiary child(ren)	\$ 534.02
	Widow(er) only	\$ 534.02
	Widow(er)/bene child(ren)	\$ 934.50

##### United Health Care Medicare Advantage

	<u>Total Cost</u>
Retiree Only	\$ 258.00
Retiree and Spouse/domestic partner (2 Medicare)	\$ 516.00

\*Part A and B Medicare Required

##### KAISER

HMO	WITHOUT MEDICARE	<u>Total Cost</u>
	Retiree only	\$ 472.27
	Retiree and child(ren)	\$ 826.46
	Retiree and spouse/domestic partner	\$1,180.67
	Retiree and family	\$1,558.48
	Beneficiary child(ren)	\$ 472.27
	Widow(er) only	\$ 472.27
	Widow(er)/bene child(ren)	\$ 826.46



# ATTACHMENT- A

## KAISER

### Senior Advantage

<b>WITH MEDICARE</b>	<b><u>Total Cost</u></b>
Retiree only-Medicare	\$ 200.00
Retiree and child(ren)-Medicare	\$ 866.70
Retiree and spouse/domestic partner (2 Medicare)	\$ 400.00
Retiree and family (1 Medicare)	\$1,213.58
Beneficiary child(ren)-Medicare	\$ 200.00
Widow(er) only-Medicare	\$ 200.00
Widow/bene child-Medicare	\$ 866.70

**\*Part A and B Medicare Members must enroll in Kaiser Senior Advantage**

## OPTUM HEALTH

### Voluntary Vision

	<b><u>Total Cost</u></b>
Retiree only	\$ 4.28
Retiree and child(ren)	\$ 9.40
Retiree and spouse	\$ 8.95
Retiree and family	\$ 12.10
Beneficiary child(ren)	\$ 5.13
Widow(er) only	\$ 4.27
Widow(er)/bene child(ren)	\$ 9.40

## CIGNA DENTAL

### High Option

	<b><u>Total Cost</u></b>
Retiree only	\$ 29.08
Retiree and child(ren)	\$ 61.58
Retiree and spouse	\$ 59.40
Retiree and family	\$ 97.42
Beneficiary child(ren)	\$ 61.58
Widow(er) only	\$ 29.08
Widow(er)/bene child(ren)	\$ 61.58

## CIGNA DENTAL

### Low Option

	<b><u>Total Cost</u></b>
Retiree only	\$ 28.31
Retiree and spouse	\$ 57.60
Retiree and family	\$ 86.97
Beneficiary child(ren)	\$ 54.76
Widow(er) only	\$ 28.31
Widow(er)/bene child(ren)	\$ 54.76



# ATTACHMENT- A

## Total Cost

### HUMANA DENTAL

#### Access Managed Care

Retiree only	\$ 15.36
Retiree and child(ren)	\$ 29.81
Retiree and spouse	\$ 31.31
Retiree and family	\$ 47.37
Beneficiary child(ren)	\$ 29.81
Widow(er) only	\$ 15.36
Widow(er)/bene child(ren)	\$ 29.81

## **Total**

## Cost

### HUMANA DENTAL

#### Pre-Select

Retiree only	\$ 10.36
Retiree and child(ren)	\$ 18.83
Retiree and spouse	\$ 20.59
Retiree and family	\$ 31.90
Beneficiary child(ren)	\$ 18.83
Widow(er) only	\$ 10.36
Widow(er)/bene child(ren)	\$ 18.83

## Rates

### Minnesota

#### LIFE INSURANCE

Basic Life - Retirees \$5000	\$4.120
Grandfathered Retiree Life \$10,000	\$8.250
*Dependent Life (Spouse)	\$4.000
*Dependent Life (Child)	\$1.190

\*\$5,000 maximum coverage

RCS# 2897  
7/15/13  
3:34 PM

Atlanta City Council

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CONSENT AGENDA SECTION I (PAGES 3-20)  
EXCEPT 1138;1189;1154  
ADOPT

YEAS: 10  
NAYS: 0  
ABSTENTIONS: 0  
NOT VOTING: 4  
EXCUSED: 0  
ABSENT 2

NV Smith	Y Archibong	Y Moore	Y Bond
NV Hall	Y Wan	Y Martin	NV Watson
Y Young	B Shook	Y Bottoms	Y Willis
Y Winslow	Y Adrean	B Sheperd	NV Mitchell

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<b>ITEMS ADOPTED ON CONSENT</b>	<b>ITEMS ADOPTED ON CONSENT</b>	<b>07-01-13 ITEMS ADVERSED ON CONSENT</b>
1. 13-O-1127 2. 13-O-1153 3. 13-O-0311 4. 13-O-1122 5. 13-O-1123 6. 13-O-1139 7. 13-O-1183 8. 13-O-1185 9. 13-O-1119 10. 13-O-1120 11. 13-O-1121 12. 13-O-1125 13. 13-O-1155 14. 13-R-3312 15. 13-R-3315 16. 13-R-3325 17. 13-R-3326 18. 13-R-3266 19. 13-R-3322 20. 13-R-3323 21. 13-R-3316 22. 13-R-3317 23. 13-R-3306 24. 13-R-3307 25. 13-R-3308 26. 13-R-3318 27. 13-R-3375 28. 13-R-3313 29. 13-R-3320 30. 13-R-3324 31. 13-R-3327 32. 13-R-3328 33. 13-R-3329 34. 13-R-3330 35. 13-R-3331	36. 13-R-3332 37. 13-R-3333 38. 13-R-3334 39. 13-R-3335 40. 13-R-3336	41. 13-R-3337 42. 13-R-3338 43. 13-R-3339 44. 13-R-3340 45. 13-R-3341 46. 13-R-3342 47. 13-R-3343 48. 13-R-3344 49. 13-R-3345 50. 13-R-3346 51. 13-R-3347 52. 13-R-3348 53. 13-R-3349 54. 13-R-3350 55. 13-R-3351 56. 13-R-3352 57. 13-R-3353 58. 13-R-3354 59. 13-R-3355 60. 13-R-3356 61. 13-R-3357 62. 13-R-3358 63. 13-R-3359 64. 13-R-3360 65. 13-R-3361 66. 13-R-3362 67. 13-R-3363 68. 13-R-3364 69. 13-R-3365 70. 13-R-3366 71. 13-R-3367 72. 13-R-3368 73. 13-R-3369 74. 13-R-3370 75. 13-R-3371 76. 13-R-3372 77. 13-R-3373