



CITY OF
Swainsboro
Crossroads of the Great South

GEORGIA



City Council Meeting

The special call zoom meeting of Mayor and City Council was held **Monday November 15, 2022** at 6:00 P.M. City Hall.

Members Present: Sconyers, Stafford, Parker, Collins, Quarterman & Davis

Members Absent:

Prayer of Invocation: Councilperson Stafford

Pledge of Allegiance

A. Old Business:

1. Kelly Fox, President of Workmate Benefits discussed two options for employee health insurance with the mayor and council. Mr. Fox stated that basically what level funding means is right now with the health insurance plan that you got in place it's what's called fully insured so at the end of the year whether you've spent \$5 in claims or five million the amount of premium that you pay is kept by the insurer. Mr. Fox stated that in a fully insured environment whatever is left if you haven't spent all the claim's dollars or all the dollars that you sent the carrier, they keep that with this model. Mr. Fox stated that anything left over at the end of the year in what's called the claims loss fund would be returned to the city. Mr. Fox stated if we have a good claims year and the reason why they recommend some of the components of this plan in the way that they do is to help ensure that the city will have some claims dollars left at the end of the year that can be returned to the city. Mr. Fox stated that these funds can be used to help either improve the plan, lower premiums for employees, or just reimburse the city for their expense in the cost of participation and cost in the program. Mr. Fox stated from a liability standpoint the fully funded option what you pay in premium is a Max funded plan where there's no additional exposure or liability to the city. The insurance provider is going to pick up if that was to ever happen and pay all the claims at 100% with no additional liability. Mr. Fox stated so we've got two different plans that we have recommended. One is just as close to a mirror image of the current plan benefits that you have now so right now and it's the plan with a \$1500 deductible so any claims that are outside of a doctor's copay or any type of pharmacy claim would apply to this deductible. Mr. Fox stated that X-rays, lab work, diagnostic testing, hospitalization, and outpatient surgery would all apply to the \$1500 deductible and then the insurance plan pays it at 100% after that. Mr. Fox stated that if a participant had a heart attack or a large claim of some sort the most, they would be responsible for in paying in a 12-month time period is \$1500. Mr. Fox stated that for day-to-day use of the plan they have copays for that type of item and it's a \$10 copay for a primary care doctor's visit and a \$25 copay for specialist and then the deductible would come into play for any type of emergency room visits. Mr. Fox stated so they would have to meet the \$1500 deductible and then they would have a copay for ER visits after that. Mr. Fox stated a prescription drug plan is a \$15 copay for generic drugs and they have an arrangement with East Georgia Healthcare for anything that's outside of a generic medication with no copay through East Georgia Healthcare. Mr. Fox stated that you can go to any pharmacy and receive any type of generic medication on our formulary listing and it would be a \$15 copay. Mr. Fox stated that the secondary option has an HRA component so it's going to be a lower cost upfront the difference will be that you have a \$5000 deductible instead of a \$1500 deductible with 100% coverage after that. Mr. Fox stated the reason why we would recommend that is we would implement or put in a HRA which is a health reimbursement arrangement. Mr. Fox stated that basically it's a document that we create that basically states who has responsibility and the deductible and then how much. Mr. Fox stated so the employee would have the first \$1500 more

responsibility to pay and then the city would come in and pay the last \$3500 deductible on behalf of the participant. Mr. Fox stated the reason why we would do that is in that environment it allows us to pay for a deductible that we're using it doesn't make mathematical sense to pay for a lower deductible that most of your group isn't going to trigger. Mr. Fox stated this way we're paying for the deductibles we are using but we're not paying a higher rate per month per employee to have a lower deductible which most employees will not trigger. Mr. Fox stated one option has an HRA component and one is just a straight deductible. Mr. Fox stated the cost per month for the \$1500 deductible option is \$648.92 per employee and most of the employees would elect employee only coverage and the total monthly premium is \$30,313.51. Mr. Fox stated the plan with a HRA component is \$558.42 per employee and then total monthly premium of \$26,091.15 or basically saving about \$48,000 a year by going to the higher deductible and paying the \$3,500 deductible on behalf of the employee. Councilperson Parker asked about the \$1500 plan and how much of the 600 and something dollars is going to be the employee portion. Mr. Fox stated that the city is required by law because you have more than 50 employees in it to comply with the Affordable Care Act and the city cannot charge more than 9.61% of the lowest paid employee's wages. Mr. Fox stated if the health insurance coverage does not comply with the Affordable Care Act the city would pay IRS penalty for that one employee or for however many employees you have that we are not in compliance with. Mr. Parker asked Angie Overstreet what that amount would be. Ms. Overstreet replied around \$291 per month on the plan with the \$1500 deductible. Mr. Fox stated that we are just trying to manage the risk in a way to where the insurance company is not receiving all the dollars and we were able to manage some of that first dollar risk ourselves which in turn lowers the cost. Ms. Overstreet stated in January we are rolling the \$17,256 from the previous insurance benefit into their wages so that would offset some of that. Ms. Overstreet stated that the plan that he mentioned is going to be like what we currently have. Mr. Fox stated that 34 employees completed an application for coverage. Ms. Overstreet stated that she probably had 20 people that told her for sure that they were considering taking the insurance. Mr. Fox stated the numbers that I'm presenting are based on those 34 people enrolling so if we end up after enrollment having only ten people that decide they want to take out coverage these numbers will change because obviously the risk has changed because the number of enrollees have changed. Mr. Fox stated that there is one other component we need to discuss regardless of if you choose the lower deduction deductible option or the higher one, we have a component built in with East Georgia Healthcare for the pharmacy fees. Mr. Fox stated so essentially, we are carving out that Tier 2 tier 3 brand name non formulary or above medication and we are going to basically drive the employees to use East Georgia Healthcare's pharmacy. Mr. Fox stated that the reason why we do that is if you look at the amount of the medication information that was listed on the application, we are running about a couple \$100,000 a year in medication expenses but when we use East Georgia Healthcare, they have what's called 430B designation where we are using their pharmacy because they're paying VA pricing for the medication. Mr. Fox stated when the employee goes to east Georgia healthcare to receive their medications, they do not pay a copay at all so that's going to be a significant benefit to them. It also helps people receive their medications instead of forgoing them because of cost, but because of that at the end of each month East Georgia Healthcare will send the city a bill for the medication that is received. Mr. Fox stated that based on the information provided on the applications we are looking at about a \$2000 a month expense for the current medications that are being taken by the people that have filled the applications out. Mr. Fox stated I have in that spreadsheet for \$5000 just as a precautionary measure to make sure we have enough in the budget to cover any unexpected or additional medications that may come up throughout the year. Mr. Fox stated that with that type of program the employee must go to an East Georgia Healthcare facility to receive that drug. Mr. Fox stated that if I'm seeing another physician and I am on a diabetic medication of some sort I would need to take that prescription and schedule a visit with the East Georgia Healthcare provider see them and have them fill that prescription for me there. Mr. Fox stated you can't just take the prescription to East Georgia Healthcare Pharmacy, you have to see one of their providers to have them write the prescription and have it filled, which is a new step. Mr. Fox stated the employee would not pay a copay for seeing a provider from East Georgia Healthcare nor would they pay a copay for receiving the drugs. Mr. Fox stated they used this in other businesses and the county government mandate that the county employees use the same method. Mr. Fox stated that it has worked very well, and it does

save a significant amount of money because we are taking the majority of the claims which are prescription expenses off of the insurance completely. Mr. Fox stated you are paying basically what they are paying for the medication which is a significant difference in cost than what the Cigna provider network is paying. Mr. Fox stated that generic medication you can go to any pharmacy but anything outside of a generic medication Tier 2 brand name tier 3 non-formulary or specialty medication they would have to go to East Georgia Healthcare to get it filled. Mr. Fox stated that the whole idea here is to manage risk in a way where the city has money left over from the premium dollars you are spending at the end of the year to basically builds reserves up which obviously, they haven't been doing now with the fully insured model that you have now. Mayor Bennett asked Mr. Fox if you were making recommendations of which plan would you recommend. Mr. Fox stated that based on the conversation we have had today more than likely the plan that has just a \$1500 deductible makes the most sense, since there is no additional risk or expense. Councilperson Stafford asked Ms. Overstreet which option she would recommend. Ms. Overstreet recommended the \$648 plan option. Mayor Bennett asked what portion the employee would be responsible for on this plan. Mr. Fox stated that it is my understanding that the lowest paid employee is around \$18.00 an hour. Mr. Fox stated that \$291.50 is the maximum amount you could charge the employee and I am using \$17.50 per hour which gives us a little cushion in case you end up paying somebody a little bit less. Ms. Overstreet informed council that when Mr. Fox's company comes in to manage our cafeteria plan, he will be the only company allowed to sell insurance. Ms. Overstreet stated that any supplemental insurance would have to be paid by the employee by bank draft instead of a payroll deduction. Mr. Fox stated this is to clean up essentially and make sure there is no duplication in coverage and that folks are paying for what they need and know that they have. Mr. Fox stated our enrollment system which is called employee navigator is basically an electronic platform that centralizes all their benefits so when an employee calls us or an employee log into their account, they can see all their benefits on one clear place and know exactly what they're spending what they have from a coverage standpoint. Mr. Fox stated that we are going to use a unified approach most of the products that you have from what I can see are individual products we're going to be using group products through the Hartford or somebody similar, so they are going to pay more than likely pay 50% less than they are paying now. Councilperson Parker asked if a councilperson took the insurance what portion would they be required to pay. Mr. Fox stated that they would be required to pay the same amount as the employees. Councilperson Parker stated that the insurance premium cost would be more than the council fees. Mr. Fox stated that a monthly fixed fee of some sort does not apply towards the lowest paid employee and that they are elected officials so that would not apply to them. Ms. Overstreet stated that we have one employee who is currently on the city insurance who falls under the 30-year retirement rule and the city is paying their full premium until he reaches 65 and gets on Social Security Medicare. Councilperson Sconyers made a motion to adopt the \$648 plan and the employee pay \$291 of this premium. Councilperson Stafford seconded the motion. Councilperson Parker asked if an elected official wanted to get the city's insurance how would that work. Mayor Bennett stated they would pay the \$291 per month the same as the city employee. Councilperson Parker asked how would they pay \$291 if they only make \$178? Mayor Bennett stated they would be responsible for the rest. Councilperson Parker stated that when they originally talked about the insurance, they were told they could get it but the way it looks now the premium is going to run more than the stipend that council receives. Mayor Bennett called for a vote of the motion on the floor. Councilperson Parker stated that would be different than what was told to us. Councilperson Parker stated that we would need a different type of insurance for the mayor and council, if he or she wanted it, since their actual compensation is less than the cost of the premium you mentioned. Mayor Bennett stated that you have to offer the mayor and council the exact same policy as you offer the employees. Councilperson Parker stated the members of council if they took that insurance would in a sense be working for free because your stipend would be spent on insurance. Councilperson Collins asked if they were not told that health insurance was one of the benefits if they were elected? Mayor Bennett stated that you will have the option to take the insurance and you will not be liable for \$648 you would only be liable for \$291 so you are getting health insurance. Councilperson Parker stated that you only make \$178. Councilperson Collins stated she didn't understand how it was a benefit. Mayor Bennett stated that you are getting a benefit of \$348 or whatever the difference was. Councilperson Parker stated that it might be a benefit to the employees, but it would not be a benefit to

mayor and council. Mayor Bennett again called for a vote for the motion on the floor that was seconded by Councilperson Stafford.

Motion by: Sconyers

Seconded: Stafford

Vote: 4-0

For: Sconyers, Stafford, Davis, Quarterman

Against: Collins, Parker

2. Mayor Bennett introduced the engineer and asked what they learned regarding the Swainsboro drainage problems. Shawn Wood with Roberts Civil Engineers stated he sent his recommendations to the city clerk, Melissa Kirby, last week for mayor and council to look over. Mr. Wood stated they did some further investigations on these areas starting out with the drainage ditch at Durden Hudson Mortuary. Mr. Wood stated everything I learned on the Durden Hudson Mortuary is that the city has maintained the drainage ditch for a while now and that we also have utilities that are adjacent to that drainage ditch. Mr. Wood stated that after looking at the scouring that is coming from the North Coleman Street side where the storm water is coming out of that structure there, we feel like it's in the city's best interest to go ahead and pipe this ditch in for at least down past where the building pad was to get into the straight part of the of the ditch. Mr. Wood stated there is two different things associated with that. Mr. Wood stated that you can either pipe it from North Coleman to just past that building pad or you can pipe it all the way down to East Street which would eliminate perpetual maintenance in the future. Mr. Wood stated if the city decided to pipe the ditch, from then on out all you would have to do is inspect it regularly, and obviously you would have to have an easement there in case you need to get in there to create any construction/maintenance. Mr. Wood stated that the building could not go back in the exact place that it was. Mr. Wood stated it could possibly go in the same area, but it couldn't be built as close to that conveyance as it once was. Mr. Wood stated that he has already received a price from southern infrastructure and construction for \$2800 to go ahead and clear that ditch from North Coleman to East Street that is everything less than 4 inches in diameter and breast height. Mr. Wood stated with the larger trees we must get a tree surgeon in there to get those down. Mr. Wood stated that he had Hayden Rozier and Reid Lovett on the zoom and they both confirm the only tree worth saving over there is the magnolia tree, as the other ones are diseased. Mr. Wood stated basically that is what we found in that area and what we would need in order to go ahead with the project. The city needs to decide whether to pipe it in, or to just clear it and leave it alone. Mr. Wood stated I'll open the floor for questions. Mayor Bennett stated that one of the questions I have is, would we have to get an easement? Mr. Wood stated that is correct. Mayor Bennett asked if the easement would need to be 50 feet (25 on each side). Mr. Wood stated I would say that's a good easement considering you are going to be piping it in because you are going to have drain inlets and structures there as well as you're going to keep clear out in front of so that you can get storm water into them. Mayor Bennett stated so if we have a 50 foot easement nothing can be built on that 50 foot easement? Mr. Wood stated that is correct. Mayor Bennett asked what if the city hit one of the cedar trees within the 50-foot easement would the city be liable to replace the tree? Mr. Wood stated that the city would need to have the city attorney put language into the easement stating that the city is not held liable for any structure that is obstructing that easement. Mr. Wood stated that the trees are welcome to stay, and we will try to work around them when we are doing maintenance and everything but as far as having to replace them, I would put the language in the easement that the city would not have any responsibility when it comes to that. Councilperson Sconyers asked if this area could be landscaped though. Mr. Wood stated that is correct. Mr. Wood stated that is normally when you pipe in a ditch you come in there with good compactable fill dirt, then put some topsoil on the top layer, and then sod it or seed it. Mr. Wood stated we would probably seed it because that is the most economical route to go there. Mr. Wood stated then it could be maintained by the property owner with lawn mowers and the city would be inspecting the structures periodically to make sure that the storm water is going into the inlets. Councilperson Sconyers asked what Mr. Wood's recommendation would be. Mr. Wood stated that if it was mine and I was going to pipe it in over halfway I would probably go ahead and go all the way because then you are still going to have a ditch there to maintain. Mr. Wood stated that if you have got a construction crew out there working that the mobilization is what cost a lot for construction and if you've already got a crew mobilize there and can get the material in, I would go ahead and pipe it all the way. Mr. Wood stated that then you would have an area that you wouldn't have to keep clean constantly. Mr. Wood stated that you can just periodically go and check on the pipe to

make sure there is no obstructions, nothing has got down in there, and clean it if it needs to be done. Mayor Bennett asked if the city wants to do this and pipe it all the way through do you have an estimate or cost of what you think it would cost? Mr. Wood stated that we don't have an estimate and we are waiting to see what the city wants to do. Mr. Wood stated we will be able to talk more about it once we got the clearing done on this. Mr. Wood stated that him and Chris met with the clearing crew out there and they are still going to honor that \$2800 price which I think is a good price. Chris Morton agreed with Mr. Wood regarding the price quoted for the clearing of the ditch. Mr. Morton stated that is a good process especially since they have a smaller excavator with a chipper attachment on it. Mr. Morton stated that it is expensive piece of equipment that they can get down in there and not have to tear up any of the trees. Mr. Morton stated that the city doesn't have that kind of equipment. Councilperson Parker asked what the lady from the property agree to when you mention it to her? City clerk stated, Mrs. Dubberly was online tonight. Mayor Bennett stated that we have three spots to talk about tonight and that the city attorney wanted to make a recommendation before we get to far into this. City attorney, Jon Levis, stated I think the engineers have done a thorough job here. Mr. Levis stated there are several properties being discussed here and there are several properties that affect multiple individuals specifically the Gumlog and Robin Road related properties. Levis stated I think it would be beneficial for the city to address this in a public hearing which gives the community the opportunity to speak at that public hearing and the city to have full information to make the decision on that. Levis stated that public hearing should not be in the form of a zoom meeting where they can exclude people who may be older and provides sufficient time for everybody to come and discuss it. Levis stated I know Mr. Bright and Mrs. Dubberly are here tonight but I don't know who else is on here that is associated with these properties. Levis stated I do think to an extent that they are easements, the city is going to have to address all landowners with that. Levis stated to the city that there is going to be any other actions taken that is going to affect other people's property rights they should have a right to speak with council on that. Levis stated so I would strongly recommend we listen to what the engineer has but I would recommend we table it and set it for a public hearing on its own evening with regards to these issues only. City clerk stated that the city can publicize the notice in the newspaper and post it on Facebook so that everybody is aware of it. Councilperson Parker made a motion that we postponed that until we at such time the public meeting so that those persons can come to the meeting. Levis stated I'll put on the record I don't think there is anything wrong with hearing the results of the Roberts Civil Engineering or any input Chris may have on this but that would be my recommendation for any actions taken. Councilperson Parker stated that he has had the opportunity to read this, but I don't know if Mr. Bright or Ms. Dubberly has had that opportunity. Councilperson Parker stated that since that is your recommendation that that we discussed this in an open forum I would like to make a motion to discuss this in an open forum. Mayor Bennett asked for a second to Councilperson Parker's motion. Councilperson Sconyers seconded the motion. Mrs. Debbie Dubberly asked if she was going to be able to ask any questions tonight? Mayor Bennett stated that we would rather discuss this in open forum. Mrs. Dubberly stated that the only real question that she had tonight was regarding the comment about the building not being able to go back where it was originally located and if you have any reason why it could not. Mr. Wood stated that the original building pad that goes all the way to the top slope of the ditch has washed out under that building pad. Mr. Wood stated that in in my opinion the building pad was too close to the top slope of the ditch. Mr. Wood stated that the building could be the same size, but it would just need to be offset from the ditch. Mrs. Dubberly stated the building was placed there in 1966 and there was dirt there way beyond that building pad at that time. Mrs. Dubberly stated so it was not at the edge of the ditch. Ms. Dubberly stated that the dirt has eroded so my property has eroded. Ms. Dubberly asked if any dirt would be going back in there, and if it is, why would my land not be the same size that it was previously. Mr. Wood stated that your land would still be the same size. Mr. Wood stated the only issue is; if we put piping in the ground and we must get back to that pipe, digging it up, because there is an issue with the pipe and there is a building sitting on top of it, we would have to tear the building down. Mrs. Dubberly stated that I understand that, but the original ditch was not as close to my property as it is now because I've had someone look at it myself. Mrs. Dubberly stated that on the opposite side of that ditch where those trees have grown the root system has caused that side of the ditch to cave in therefore for the water is running around those tree roots and the dirt that has caved in, so the ditch has

moved and eroded my property. The clerk informed the mayor and council that the time on the zoom link was almost up. Mayor Bennett called for vote on the motion to hold a public hearing regarding these drainage issues.

Motion by: Parker Seconded: Sconyers Vote: 6-0

B. New Business:

- 1. None

C. Committee Reports:

- 1. None

D. Executive Session:

- 1. None

Councilperson Parker made a motion to adjourn.

Motion by: Parker Seconded: Davis Vote: 6-0

Submitted: ***Melissa Kirby***, City Administrator