

Duluth



Nancy Harris, Mayor
Jamin Harkness, Post 1
Marline Thomas, Post 2

Lamar Doss, Post 3
Manfred Graeder, Post 4
Greg Whitlock, Post 5

**AGENDA
MAYOR AND COUNCIL
CITY OF DULUTH, GA
3167 Main Street
Duluth, GA 30096**

APRIL 11, 2022

CITY HALL COUNCIL CHAMBERS

6:00 pm

***The leaders and staff of the City of Duluth are dedicated to ensuring that Duluth is:
an Attractive Destination, a Quality Community, a World Class Government,
and promotes a Sustainable Economic Environment.***

5:30 P.M. – AGENDA REVIEW Main St. Conference Room

6:00 P.M. - CALL TO ORDER Mayor Harris or Mayor Pro tem Whitlock

I. EXECUTIVE SESSION

It may be necessary to hold an executive session on Real Estate, Pending/Potential Litigation, or Personnel, which is properly excluded from the Georgia Open and Public Meeting Law (O.C.G.A. 50-14).

INVOCATION OR MOMENT OF SILENCE

PLEDGE OF ALLEGIANCE

II. ANNOUNCEMENTS

1. AGENDA CHANGES (IF NECESSARY)

PLEASE NOTE: This and other City meetings may be audio and/or videotaped for broadcast, transcription and/or archival purposes. As set forth in the Americans with Disabilities act (ADA) of 1990, the City of Duluth government does not discriminate on the basis of disability in the admission or access to or treatment of employment in its programs or activities, and complies with the requirements contained in section 35.107 of the Department of Justice regulations. All agenda packets may be converted to WCAG 2.0 compatibility format by emailing agenda@duluthga.net. In addition, any requests for reasonable accommodations required by individuals to fully participate in any open meeting, program, or activity of the City of Duluth government should be made seven days prior to the event. Direct inquiries to the ADA Coordinator in the City Clerk office, located at 3167 Main Street, Duluth, GA. 30096, or by telephone at 770.476.3434.

2. UPCOMING EVENTS – www.duluthga.net/events

Egg Hunt, Saturday, April 16, 10am. Bunten Road Park. Join us for our annual egg hunt at Bunten Road Park. For ages 2-12 (age groups will be divided into separate areas for the hunt. For more information visit www.duluthga.net/parksandrecreation.

Duluth Cluster Band Concert, Friday, April 22, 6pm-7pm. Festival Center Stage. Students from Duluth High School, Coleman Middle School and Duluth Middle School will perform a variety of music including many recognizable selections from movies and popular songs.

Duluth Spring Arts Festival, April 29 & May 1, 2022. Saturday 10am-5pm, Sunday 11am-5pm. Town Green. The Duluth Arts Festival features up to 60 painters, photographers, sculptors, leather and metalwork, glass blowers, jewelers, and crafters! The Duluth ARTS Festival will offer artist demonstrations, live acoustic music, a children's play area, plus festival foods and beverages. Brought to you by The Atlanta Foundation for Public Spaces, LLC. For more information such as vendor applications and sponsorship opportunities visit www.duluthartsfestival.com.

Fridays-N-Duluth, every Friday May through September, 6pm-9pm. Town Green and Parsons Alley. Duluth is the place to be on Friday night as food trucks take over Downtown Duluth! Experience exotic flavors in a mobile vending setting with amazing local cuisine while listening to live entertainment on the Festival Center Stage and in Parsons Alley.

Duluth Derby Day, Saturday, May 7, 2:30pm-7:30pm. Parsons Alley. Pull out your wide-brimmed hats and bow ties and join us for the ultimate Kentucky Derby viewing party! Relax on lounge seating and enjoy everything from the pre-show activities to the big race on a large screen.

III. MATTERS FROM CITIZENS

Maximum of five (5) minutes per person. Sign-up sheet available.

IV. CONSENT AGENDA

1. APPROVAL OF MARCH 14 & 28 MINUTES
2. ORDINANCE TO APPOINT BOARD OF ETHICS

Approval of this item approves ordinance O2022-18 appointing Donna Kain to the Board of Ethics, fulfilling the unexpired term of Michael Park, term ending March 31, 2025.

V. NEW BUSINESS

1. ORDINANCE TO APPOINT ASSISTANT SOLICITOR

The Mayor and Council to consider approval of ordinance O2022-19 appointing Ashley Trinh as the Assistant Solicitor pursuant to the Duluth City Code, Section 2-208. The assistant solicitor shall be appointed by the Mayor and Council and shall serve at the pleasure of the Mayor and Council. The compensation of the assistant solicitor shall be on an hourly basis and the rate shall be fixed by the Mayor and Council on an annual basis during the regular budget process. Before entering on the duties of office, the assistant solicitor shall take an oath before an officer duly authorized to administer oaths that he or she will truly, honestly and faithfully discharge the duties of his or her office. The Police Chief and Deputy Chief recommend the appointment of Ms. Ashley Trinh.

2. FISCAL YEAR 2021 - ANNUAL AUDIT REPORT

Mr. Josh Carroll, City Auditor with Mauldin and Jenkins, will present the City's annual FY21 audit report as reported to the Employees Benefits and Audit Review Committee on March 24. The audit report includes the City as a whole, the Downtown Development Authority, and the Urban Redevelopment Agency. The audit confirmed that the City's financial statements were prepared in accordance with Generally Accepted Accounting Principles (GAAP) and that the City received an Unqualified Opinion or "certified clean audit." The Committee and staff recommend acceptance of the FY21 Audit Report.

3. ANNUAL RENEWAL – EMPLOYEE HEALTH BENEFITS

Mr. Matt Bidwell, The City's Insurance broker with MSI Benefits Group will present the annual renewal process of the City's health, dental, disability, life insurance, and vision plans as reported to the Employee's Benefits and Audit Review Committee on March 24. The Committee and staff recommends that the Council consider changing from the current provider Cigna to United Health Care. Health benefits are a proposed 0% increase. Dental and vision benefits with United Health Care is an increase of 0.28%. The Committee further recommends changing the City's disability and life insurance benefits from MetLife to Standard Life with an increase of 1.85%. The total amount of all of the increases is approximately \$8,228.

VI. MATTERS FROM DEPT HEADS/CITY ATTORNEY

VII. MATTERS FROM COUNCIL

VIII. MATTERS FROM CITY MANAGER

IX. ADJOURNMENT

The FY23 Budget Work Sessions are scheduled for April 18 and 19 at 5:30pm in the Community Room of Duluth City Hall.

The next regularly scheduled meeting of the Mayor and Council is a work session for April 25, 2022 at 5:30pm.



**MINUTES OF THE
MAYOR AND COUNCIL
CITY OF DULUTH, GA
MARCH 14, 2022**

PRESENT: Mayor Harris, Council members Harkness, Thomas, Doss, Graeder, and Whitlock, City Manager, Department Directors, City Attorney

A work session was held prior to the regular scheduled meeting to allow the elected officials to discuss this evening's agenda items.

Mayor Harris announced the addition of the lease agreement of the Festival Center previously discussed at the February 28 work session under "Matters from Department Heads."

Mayor Harris called the meeting to order at 5:35 p.m.

I. EXECUTIVE SESSION

It was necessary to hold an executive session on Real Estate, Pending/Potential Litigation, or Personnel, which is properly excluded from the Georgia Open and Public Meeting Law (O.C.G.A. 50-14).

A motion was made by Councilmember Whitlock, seconded by Councilmember Thomas, to adjourn to executive session at 5:35 p.m., for the purpose to discuss Real Estate, Pending/Potential Litigation, or Personnel.

**Voting for: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

After the discussion, a motion was made by Councilmember Whitlock, seconded by Councilmember Harkness, to return to regular session at 6:00 p.m.

**Voting for: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

Mayor Harris called for a Moment of Silence, followed by the Pledge of Allegiance.

II. ANNOUNCEMENTS

1. AGENDA CHANGES

Added item #2 under "Matters from Dept. Heads" - Authorization for Lease Agreement – Duluth Festival Center

2. UPCOMING EVENTS – www.duluthga.net/events

Little Beer Festival, Saturday, April 9, 12:00-5:00pm.

Parsons Alley/Town Green

[Good Word Brewing](#) is partnering with the City of Duluth to celebrate lower gravity beer in Downtown Duluth on Saturday, April 9.

Farmers & Artisan Market

Sunday, April 10 (and every 2nd Sun/Month), 2:00-6:00pm. Town Green

Featuring vendors who bring in-season, local produce, baked goods and other locally made food products.

Duluth Spring Arts Festival, April 29 & 1, 2022.

Saturday: 10am-5pm, Sunday: 11am-5pm. Town Green

The Duluth Arts Festival features up to 60 painters, photographers, sculptors, leather and metalwork, glass blowers, jewelers, and crafters! Offering artist demonstrations, live acoustic music, a children's play area, plus festival foods and beverages.

Duluth Easter Egg Hunt – April 16th 10am. Bunten Road Park.

III. MATTERS FROM CITIZENS

No matters brought forth.

IV. CONSENT AGENDA

1. APPROVAL OF FEBRUARY 14 AND 28 MINUTES

2. ORDINANCE TO APPOINT ALCOHOL REVIEW BOARD

{A}

Approval of this item approves ordinance O2022-09 appointing Demetrius Nelson and Michael Ashley and reappointing Joy Thompson and Rod Parris to the Alcohol Review Board with terms expiring March 31, 2026.

3. ORDINANCE TO APPOINT DOWNTOWN DEVELOPMENT AUTHORITY

{B}

Approval of this item approves ordinance O2022-10 appointing Tammy Lopez and reappointing Robb Watson, Ken Odum, and Fred Butler to the Downtown Development Authority with terms expiring March 31, 2026.

4. ORDINANCE TO APPOINT PUBLIC ARTS COMMISSION {C}

Approval of this item approves ordinance O2022-11 appointing Dr. Augustine Emmanuel and Sheila Harmony to the Duluth Public Arts Commission with terms expiring March 31, 2026.

5. ORDINANCE TO APPOINT EMPLOYEE BENEFITS COMMITTEE {D}

Approval of this item approves ordinance O2022-12 appointing Sharee Smith, Michael Park, Carla Montgomery and Helen Boyce and reappointing John Howard to the Employee Benefits and Audit Review Committee with terms expiring March 31, 2026.

6. ORDINANCE TO APPOINT ETHICS COMMITTEE MEMBERS {E}

Approval of this item approves ordinance O2022-13 appointing Nate Benard, Kyle Drake, Lana Tolbert, and Sarah Park, and reappointing Ann Tiberghien, Jean Harrivel, Alexis Server, Brett Duke, and Chip Sweney to the Ethics Committee with terms as stated.

7. ORDINANCE TO APPOINT JUDGES – MUNICIPAL COURT {F}

Per OCGA 36-32-2, municipal court judges are to be appointed for a term of not less than one year. Approval of this item approves ordinance O2022-14 reappointing Charles Barrett, Margaret Washburn, Claude Mason, and Chung Hun Lee as Duluth Municipal Court Judges until March 31, 2023.

8. ORDINANCE TO APPOINT PARSONS ALLEY DESIGN REVIEW {G}

Approval of this item approves ordinance O2022-15 appointing Ray Williams and Ken Odum and reappointing Greg Whitlock, Nancy Harris, Betsy McAtee, and Ryan Skinner to the Parsons Alley Design Review Committee with terms as stated.

9. ORDINANCE TO APPOINT PLANNING COMMISSION {H}

Approval of this item approves ordinance O2022-16 appointing Scott Perkins and Shenee Holloway, and reappointing Alana Moss to the Planning Commission.

10. ORDINANCE TO APPOINT ZONING BOARD OF APPEALS {I}

Approval of this item approves ordinance O2022-17 appointing Robert Pennington and William Latta, and reappointing Ken Wilson to the Zoning Board of Appeals.

A motion was made by Councilmember Thomas, seconded by Councilmember Graeder to approve the Consent Agenda as presented.

**Voted For: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

V. NEW BUSINESS

1. RESOLUTION – CHIEF OF DULUTH POLICE DEPARTMENT

{J}

As previously discussed after Chief Belcher announced his upcoming retirement, the Mayor and Council considered approving resolution R2022-04 appointing Colonel Jacquelyn Carruth as Chief of the Duluth Police Department, effective July 22, 2022.

A motion was made by Councilmember Whitlock, seconded by Councilmember Doss to approve resolution R2022-04 as presented.

**Voted For: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

2. AUTHORIZATION FOR AGREEMENT – PINE NEEDLE IGA

{K}

A portion of Pine Needle Drive resides in unincorporated Gwinnett County, outside the Duluth City Limit. As part of project CD-73, once the City constructs the cul-de-sac, the County will no longer have direct access to that section of roadway and therefore the City will need to maintain it. The Mayor and Council considered approval of an inter-governmental agreement (IGA), which specifies the details of this maintenance agreement and has been approved by the City Attorney.

A motion was made by Councilmember Doss, seconded by Councilmember Harkness, to approve the IGA with Gwinnett County and authorize the Mayor to execute the agreement.

**Voted For: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

3. AUTHORIZATION FOR CONTRACT – ROGERS BRIDGE ART PROJECT

{L}

As discussed at the February 28 Work Session, the Duluth Public Arts Commission (DPAC) recommends authorizing a contract with Phil Proctor of Nucleus Sculpture Studio for the construction of the Rogers Bridge Park art project entitled "Composition 1." The project funding of \$100,000 will come from the DPAC PAAF funds, account 209-111111.

A motion was made by Councilmember Harkness, seconded by Councilmember Thomas, to approve awarding the contract for the Rogers Bridge art project to Nucleus Sculpture Studio and further authorize the City Manager to execute a City-Attorney approved contract and furthermore approve any associated expenditures as budgeted for required sitework.

**Voted For: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

VI. MATTERS FROM DEPT HEADS/CITY ATTORNEY

1. ORDINANCE TO AMEND BUDGET - \$19,252 - POLICE VEHICLES

{M}

The Police Department recently sold three vehicles at auction; after commission and fees they received \$19,252. To continue maintaining a vehicle fleet that is low maintenance and dependable, the Police Department has requested that \$19,252 be added to the Police - Consolidated Vehicle Maintenance Division - Vehicles line item. The Mayor and Council considered ordinance BA-FY22-33 to amend the FY22 budget as presented.

A motion was made by Councilmember Graeder, seconded by Councilmember Doss, to approve the ordinance to amend the FY22 budget as presented.

**Voted For: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

2. AUTHORIZATION FOR LEASE AGREEMENT – DULUTH FESTIVAL CENTER

{N}

As discussed at the February 28 work session, the Mayor and Council considered approving a temporary lease agreement between the City and The Management Group, LLC for the Park Side Suite of the Duluth Festival Center beginning March 15, 2022 for \$1,200 per month. The City retains the right to use the space as a “green room” for artists performing on the Festival Center stage throughout event season. Although it is a month-to-month lease, anticipated timeframe is until the leasing office is open at SODO.

Councilmember Harkness recused himself from discussion/vote due to his involvement with the Management Group.

A motion was made by Councilmember Thomas, seconded by Councilmember Whitlock, to approve the lease agreement as presented.

**Voted For: Council members: Thomas, Doss, Graeder, and Whitlock
Those abstaining: Councilmember Harkness
Motion carried.**

VII. MATTERS FROM COUNCIL

- Praise for new Duluth Life Magazine
- Strategic Conference productive
- Sunday afternoon farmers market well received
- Compliments for new Taylor Park Playground

VIII. MATTERS FROM CITY MANAGER

- Construction of the Paver Lot is underway; signs will be posted soon
- Courtyard Marriott Hotel is pleased with their occupancy rate

IX. ADJOURNMENT

A motion was made by Councilmember Whitlock, seconded by Councilmember Harkness, to adjourn at 6:20 pm.

**Voting for: Council members Harkness, Thomas, Doss, Graeder, and Whitlock
Motion carried.**

Approved this _____ day of _____, 2022.

Mayor Nancy Harris

ATTEST:

Asst. City Manager/City Clerk, Teresa Lynn



**WORK SESSION NOTES
MAYOR AND COUNCIL
CITY OF DULUTH, GA
MARCH 28, 2022**

PRESENT: Mayor Harris, Council members Harkness, Thomas, Doss, Graeder, and Whitlock, City Manager, Department Directors, City Attorney

I. PUBLIC COMMENTS

Mr. Ahmed Kamali of 2530 Kingsbrooke Lane, Duluth came forward with noise and light complaints about Stage 3 Fitness on Main Street. He recounted the steps that have been taken and appreciated the efforts of the Police Department. Although the repetitive noise of the base coming from the music during several classes per day is registering within the allowed decibel level, he feels that it is incessant and negatively impacting his quality of life.

II. DISCUSSION ITEMS/PRESENTATIONS/UPDATES

1. PINE NEEDLE DRIVE BRIDGE REPAIRS

{A}

An inspection was recently completed for the existing bridge on Pine Needle Drive over Rogers Creek. This single-span bridge is believed to have been constructed around 1960 and is located along the city limit line. It was not listed as a City asset, nor is it included in Gwinnett County's inventory. An inspection on February 4, 2022 noted the need for significant repairs. City Engineer Margie Pozin summarized the results and offered options regarding upcoming maintenance and ultimate replacement.

Staff was authorized to proceed with the limited repair option while the Pine Needle Pedestrian Connector Trail grant application is under consideration.

2. JULY 3RD FIREWORKS TEST LAUNCH RESULTS

{B}

As the previous launch sites are no longer suitable for fireworks due to additional downtown development, the Events staff conducted a fireworks test launch from Duluth High School on March 24. Various groups were positioned around the Town Green, Main Street and West Lawrenceville St. The participants provided feedback on their viewing experience related to visuals and for sounds from their location. Particular attention was paid to obstructed views from the Town Green lawn areas, where most viewers would normally be during the July 3rd event.

Considering the extremely limited visibility, shorter show time with increased costs/safety hazards for the 5" fireworks, Council agreed with crafting a patriotic themed event with Liquid Sky on the evening of Friday, July 1st, with "cold spark" firework effects, live music, etc., and asked staff to obtain costs for hosting a smaller scale, community picnic type of event during the day on July 4th.

3. TAYLOR PARK – PLAYABLE ART UPDATE

The City of Duluth, in partnership with the City of Duluth Urban Redevelopment Agency (URA), is conducting improvements around Taylor Park. A large part of the planned improvements is a piece of large-scale playable art. In the coming weeks, Duluth will sponsor a contest intended to obtain inspirational designs that will then be made into the playable art.

City Manager James Riker came forward to explain the history of the project, and showed a promotional video created by the marketing team. Submissions will be reviewed by staff and the Duluth Public Art Commission (DPAC). Following review, DPAC will forward 10 or fewer designs (depending on number of submissions) to the Mayor and Council for their consideration. The Mayor and Council will be asked to select first, second and third prize design winners. Following selection of the inspirational designs, staff will prepare an RFP for production of the playable art piece.

The contest will be announced after spring break, and submissions will be due May 13. DPAC will review and then Council will participate in the selection of finalists according to the contest guidelines.

III. MATTERS FROM COUNCIL

Councilmember Harkness asked about the progress of Rogers Bridge Park. City Engineer Margie Pozin said that Rogers Bridge should be opening mid-October, and restrooms within 30 days after, so approximately Thanksgiving time.

Councilmember Harkness also asked when signage for the downtown/paver lot construction would be installed on the fencing. Chris McGahee said three signs are on order and ready to post within the next few weeks.

City Attorney Stephen Pereira reported on an Open Records Request regarding the fatality at the railroad tracks. Council may be asked to forward any email communications they might have to City Clerk Teresa Lynn.

IV. ADJOURNMENT

Meeting adjourned at 7:00pm.

Approved this _____ day of _____, 2022.

Mayor Nancy Harris

ATTEST:

Asst. City Manager/City Clerk, Teresa Lynn

**ORDINANCE
CITY OF DULUTH
BOARD OF ETHICS**

WHEREAS, Section 2-228 (a), ((1-3)) of the Duluth Code of Ordinances establishes that the Board of Ethics shall be appointed by the mayor and council members. Each shall designate two (2) qualified citizens to provide a pool of twelve (12) individuals who have consented to serve as a member of such board of ethics and who will be available for a period of four (4) years to be called upon to serve in the event a board of ethics is appointed. Each member of the board of ethics shall have been a resident of the city for at least one (1) year immediately preceding the date of taking office and shall remain a resident of the city while serving as a member of the board of ethics. No person shall serve as a member of the board of ethics if the person has or has had within the preceding one (1) year period, any interest in any contract, transaction, or official action of the city. The city manager shall maintain a listing of these twelve (12) qualified citizens. Should the investigating committee determine a complaint warrants a hearing before the board of ethics, the mayor and council, at the first public meeting after such determination, shall draw names randomly from the listing of qualified citizens until the specified five (5) members of the board of ethics have been appointed. Such board will elect one (1) of its members to serve as chairman.

WHEREAS, Section 2-49 Term Limits for Board and Commissions (established 2012). Service on each board, authority, commission or committee of the City of Duluth shall be limited to three consecutive full four-year terms. In no event shall a member serve over fourteen (consecutive) years.

NOW THEREFORE, the Mayor and Council of the City of Duluth hereby ordains that the following individuals be appointed to the City Board of Ethics for a four-year term unless a majority vote of Council removes such member(s). Board shall serve without compensation.

Appoint:

Donna Kain (Harkness) Expires 3/31/25 Term begin date: 2022
(filling unexpired term of Michael Park)

Current Members:

Ann Tiberghien (Harris)	Expires 3/31/26	Term begin date: 2018
Jean Harrivel (Graeder)	Expires 3/31/26	Term begin date: 2012
Alexis Server (Harkness)	Expires 3/31/26	Term begin date: 2018
Brett Duke (Thomas)	Expires 3/31/26	Term begin date: 2021
Chip Sweney (Whitlock)	Expires 3/31/26	Term begin date: 2013
Nate Benard (Doss)	Expires 3/31/26	Term begin date: 2022
Kyle Drake (Doss)	Expires 3/31/26	Term begin date: 2022
Lana Tolbert (Thomas)	Expires 3/31/25	Term begin date: 2022
Sarah Park (Whitlock)	Expires 3/31/25	Term begin date: 2022
Priscilla Crowgey (Harris)	Expires 3/31/25	Term begin date: 2009
Margaret Wharton (Graeder)	Expires 3/31/25	Term begin date: 2021

IT IS SO ORDAINED this 11th day of April, 2022.

Mayor Nancy Harris

Those councilmembers voting in favor:

Charles Jamin Harkness, Post 1

Marline Thomas, Post 2

Kenneth Lamar Doss, Post 3

Manfred Graeder, Post 4

Greg Whitlock, Post 5

Those councilmembers voting in opposition:

ATTEST: _____
Teresa S. Lynn, City Clerk

**ORDINANCE
CITY OF DULUTH
MUNICIPAL COURT ASSISTANT SOLICITOR**

The Council of the City of Duluth hereby ordains:

That the following individual be appointed as Municipal Court Assistant Solicitor of the Municipal Court of the City of Duluth and is authorized to serve in said position unless a majority vote of Council removes such member or until a successor is appointed.

Ms. Ashley Trinh

DULY ADOPTED this 11th day of April 2022.

Mayor Nancy Harris

Those councilmembers voting in favor:

Charles Jamin Harkness, Post 1

Marline Thomas, Post 2

Kenneth Lamar Doss, Post 3

Manfred Graeder, Post 4

Greg Whitlock, Post 5

Those councilmembers voting in opposition:

ATTEST: _____
Teresa S. Lynn, Asst. City Manager/City Clerk





Presentation of 2021 Audit Results
City of Duluth, Georgia

March 2022




0




Agenda


- Engagement Team
- Results of the 2021 Audit
- Financial Trends
- Comments, Recommendations, and Other Issues
- Questions



Presentation of Annual Audit Results
 March 2022



1



Engagement Team

Engagement Team Leaders for Athens-Clarke County:

- Josh Carroll, Engagement Director – 14 years experience, 100% governmental
- Doug Moses, Quality Control Partner – 20+ years experience, 100% governmental

INSIDE TOP 100 FIRMS


CONSISTENTLY RANKED AS A TOP ACCOUNTING FIRM IN THE U.S.

100+ year HISTORY OF QUALITY SERVICE

Serve 565+ GOVERNMENTAL CLIENTS

21 GOVERNMENTAL PARTNERS & DIRECTORS

125+ TEAM MEMBERS DEDICATED TO SERVING THE GOVERNMENTAL INDUSTRY




7 STATES 12 OFFICES

220+ SINGLE AUDITS PERFORMED LAST YEAR COVERING ALMOST \$3.5 BILLION OF FEDERAL GRANTS


120,000+ HOURS ANNUALLY PROVIDED TO GOVERNMENTAL CLIENTS

140+ CURRENT CLIENTS AWARDED THE GFOA CERTIFICATE OF EXCELLENCE

NATIONALLY RECOGNIZED



Presentation of Annual Audit Results
 March 2022



2



Results of June 30, 2021 Audit

- Our Responsibility Under Auditing Standards Generally Accepted in the United States of America (GAAS) and Government Auditing Standards (GAS)
 - Our audit was performed in accordance with GAAS and GAS.
 - We considered the internal control structure for the purpose of expressing our opinion on the City's basic financial statements and not for the purpose of providing assurance on the internal control structure.
 - Our objective is to provide reasonable—not absolute—assurance that the basic financial statements are free from material misstatement.
 - The basic financial statements are the responsibility of the City's management.
- Report on 2021 Basic Financial Statements
 - Unmodified ("clean") opinion on basic financial statements.
 - Unmodified ("clean") opinion on major federal grant programs – Coronavirus Relief Funds and Highway Planning & Construction Program.
 - Presented fairly in accordance with accounting principles generally accepted in the United States of America (GAAP).
 - Our responsibility does not extend beyond financial information contained in our report.



Presentation of Annual Audit Results
 March 2022



3

Required Communications

- Significant Accounting Policies
 - The significant accounting policies used by the City are described in Note 1 to the basic financial statements.
 - In considering the policies used by the City, we noted they are in accordance with generally accepted accounting principles and similar government organizations with no significant new policies or qualitative aspects of its policies. The City is not involved in any controversial or emerging issues for which guidance is not available.
- Management Judgment/Accounting Estimates
 - The City uses various estimates as part of its financial reporting process – including valuation of accounts receivable (recording of allowance for uncollectible accounts) and actuarial assumptions.
 - Management's estimates used in preparation of financial statements were deemed reasonable in relation to the financial statements taken as a whole. We considered this information and the qualitative aspects of management's calculations in evaluating the City's significant accounting estimates.
- Financial Statement Disclosures
 - The footnote disclosures to the financial statements are also an integral part of the financial statements and the process used by management to accumulate the information included in the disclosures was the same process used in accumulating the statements. The overall neutrality, consistency, and clarity of the disclosures was considered as part our audit.



Presentation of Annual
Audit Results
March 2022



Required Communications (Continued)

- Relationship with Management
 - We received full cooperation from the City's management, staff, and others.
 - There were no disagreements with management on accounting issues or financial reporting matters.
- Audit Adjustments
 - No adjustments were proposed to the records of the City.
- Passed Audit Adjustments
 - There were no passed adjustments.
- Representation from Management
 - We requested written representations from management relating to the accuracy of information included in the financial statements and the completeness and accuracy of various information requested by us, during the audit. Management provided those written representations without a problem.



Presentation of Annual
Audit Results
March 2022



Required Communications (Continued)

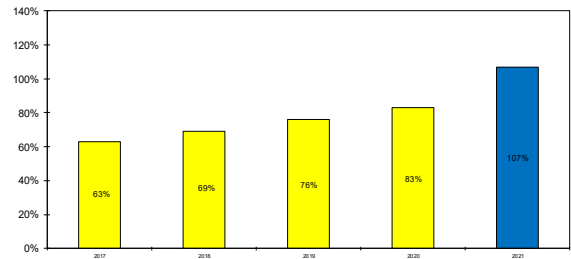
- Consultation with Other Accountants
 - To the best of our knowledge, management has not consulted with, or obtained opinions from, other independent accountants during the year, nor did we face any issues requiring outside consultation.
- Significant Issues Discussed with Management
 - There were no significant issues discussed with management related to business conditions, plans, or strategies that may have affected the risk of material misstatement of the financial statements.
- Information in Documents Containing Audited Financial Statements
 - Our responsibility for other information in documents containing the City's basic financial statements and our report thereon does not extend beyond the information identified in our report. If the City intends to publish or otherwise reproduce the financial statements and make reference to our firm, we must be provided with printers' proof for our review and approval before printing. The City must also provide us with a copy of the final reproduced material for our approval before it is distributed.
- Auditor Independence
 - In accordance with AICPA professional standards, M&J is independent with regard to the City and its financial reporting process.
 - There were no fees paid to M&J for management advisory services during 2021 that might effect our independence as auditors.



Presentation of Annual
Audit Results
March 2022



General and Special Revenue Fund Balance Ratio to Expenditures



Source: The City Annual Financial Reports



Presentation of Annual
Audit Results
March 2022



Comments, Recommendations, & Other Matters



Management Recommendations for Improvement

1. Segregation of Duties - During the course of our testwork, we noted a couple of areas in which the segregation of duties could be improved. Segregation of employee's duties is a common practice in an effective internal control structure. The City has made improvements in this area with the implementation of the new accounting system, however there are still a couple of areas in the cash receiving area where segregation of duties could be improved.

- Individuals who collect receivables can post receipts to the sub-ledger.
- For property taxes, individuals who process bills are not independent of the assessment and collection functions. They also have the ability to record abetments/adjustments. As a mitigating controls entries are reviewed and approved by other staff.

Without some segregation of duties within these functions, there is increased exposure that someone could intentionally or unintentionally misappropriate assets of the City.



Presentation of Annual
Audit Results
March 2022



8

Governmental Advisory Services



" + , [;]] [, 1] "



Presentation of Annual
Audit Results
March 2022



9

Comments, Recommendations, & Other Matters (Continued)



New GASB Pronouncements for Future Years

- GASB Statement No. 87, *Leases*, will require all lease agreements to be recorded as a liability under full accrual accounting. Many of these leases were previously considered operating leases and payments were expensed as incurred with no liability accrued. Applicable for 2022.
- GASB Statement No. 89, *Capitalized Interest*, requires that construction period interest no longer be capitalized for proprietary funds. This statement is only applied prospectively in the year implemented. Applicable for 2021.
- GASB Statement No. 91, *Conduit Debt Obligations*, provides a single method for reporting conduit debt obligations by issuers and eliminates diversity in practice associated with (1) commitments extended by issuers, (2) arrangements associated with conduit debt obligations, and (3) related note disclosures. Applicable for 2022.
- GASB Statement No. 92, *Omnibus 2020*, was issued in January 2020 and because it is an omnibus standard, contains several different effective dates as follows (as amended by Statement No. 95 issued in May 2020). Applicable for 2022.
- GASB Statement No. 93, *Replacement of Interbank Offered Rates*, was issued in March 2020 and contains two (2) different effective dates. The removal of LIBOR as an appropriate benchmark interest rate is effective for reporting periods ending after December 31, 2021. All other requirements of this statement are effective for reporting periods beginning after June 15, 2020. Applicable for 2021 and 2022.



Presentation of Annual
Audit Results
March 2022



10

Comments, Recommendations, & Other Matters (Continued)



New GASB Pronouncements for Future Years

- GASB Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, was issued by the GASB to address a gap in generally accepted accounting principles: how do we account for these type arrangements that do not meet the definition of a service concession arrangement (SCA) covered by GASB Statement No. 60? Applicable for 2023.
- GASB Statement No. 96, *Subscription-Based Information Technology Arrangements*, provides guidance on the accounting and financial reporting for subscription-based information technology arrangements (SBITAs) for government end users (governments). Applicable for 2023.
- GASB Statement No. 97, *Certain Component Unit Criteria, and Accounting and Financial Reporting for Internal Revenue Code Section 457 Deferred Compensation Plans*, was issued in June 2020 and is effective for fiscal years beginning after June 15, 2021 (year ends of June 30, 2022 and following). Applicable for 2022.



Presentation of Annual
Audit Results
March 2022



11

Comments, Recommendations, & Other Matters (Continued)



- Other Matters Currently Being Considered by GASB
 - *Re-examination of the Financial Reporting Model*- GASB has added this project to its technical agenda to make improvements to the existing financial reporting model (established via GASB 34). Improvements are meant to enhance the effectiveness of the model in providing information for decision-making and assessing a government's accountability. GASB anticipates a final standard expected in early 2022.
 - *Conceptual Framework*- A constant matter being looked at by GASB. Current measurement focus statements (for governmental funds) to change to near-term financial resources measurement. May dictate a period (such as 60 days) for revenue and expenditure recognition. May expense things such as supplies and prepaid assets at acquisition. Will look into which balances (at all statement levels) are measured at acquisition and which need to be re-measured at year-end. Project placed on hold for now.
 - *Revenue and Expense Recognition* - Another long-term project where the GASB is working to develop a comprehensive application model for recognition of revenues and expenses from non-exchange, exchange, and exchange-like transactions. The final standard is expected in 2023.
 - *Compensated Absences* - A technical topic being examined by the GASB currently due to significant changes in benefits offered by governmental employers. Current GAAP does not address certain items such as paid time off (PTO) and there is a wide divergence in practice. A final standard on this topic is expected towards the end of 2021.
 - *Prior-Period Adjustments, Accounting Changes, and Error Corrections* - A technical topic being examined by the GASB due to a wide diversity in practice regarding required presentation on the face of the financial statements, disclosures, etc. A final standard on this topic is expected in early 2022.



Presentation of Annual
Audit Results
March 2022



12

Governmental Advisory Services



- **Governmental Advisory Services**- Mauldin & Jenkins has a dedicated government advisory group that helps governments balance fiscal responsibility with the latest business strategies to achieve targeted and overarching objectives.
- **Four Pillars of Excellence**



Presentation of Annual
Audit Results
March 2022



13

Governmental Advisory Services (continued)



Presentation of Annual
Audit Results
March 2022



14

Comments, Recommendations, & Other Matters (Continued)



FREE QUARTERLY CONTINUING EDUCATION AND NEWSLETTERS FOR GOVERNMENTAL CLIENTS

Free Continuing Education. We provide free quarterly continuing education for all of our governmental clients. Each quarter we pick a couple of significant topics tailored to be of interest to governmental entities. In an effort to accommodate our entire governmental client base, we offer the sessions several times per quarter at a variety of client provided locations resulting in greater networking among our governmental clients. Examples of subjects addressed in the past few quarters include:

- ACFR Preparation - GASB Updates - Grant Accounting Processes and Controls - GASB 68 (Pensions)
- Internal controls over revenue and cash receipting and accounts payable, payroll, and cash disbursements
- American Recovery & Reinvestment Act (ARRA) information, issues and updates - Single audits for auditees
- Collateralization of Deposits and Investments - Internal Controls over Accounts Payable, Payroll and Controls
- Policies and Procedures Manuals - Segregation of Duties - GASB 75 (OPEB) - GASB 87 (Leases)
- Data Security and General Information Technology Controls and Best Practices

Communication. In an effort to better communicate our free continuing education plans and newsletters, please email Paige Vercoe at pvercoe@mjcpa.com (send corresponding copy to jcarroll@mjcpa.com), and provide to her individual names, mailing addresses, email addresses and phone numbers of anyone you wish to participate and be included in our database.



Presentation of Annual
Audit Results
March 2022



15



Conclusion

Comments and Questions?

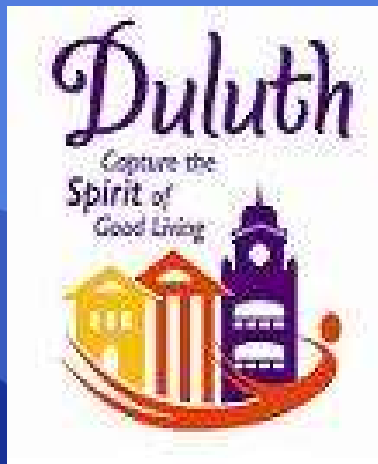
We appreciate the opportunity to serve the City of Duluth, Georgia and look forward to continuing to work with the City in upcoming years!



Presentation of Annual
Audit Results
March 2022



June 2022 Renewal



City of Duluth

Presented By: MSI Benefits Group, Inc.

March 24, 2022



- Claims to premiums were 115.63% and CIGNA renewal offer of 14% increase was accepted (Large claim was pending and not paid at time of renewal)
- CIGNA dental had no increased
- CIGNA vision increase 6%
- City increased Basic Life minimum from \$30,000 to \$50,000.
- Basic life and disability premiums increased 12.58%



Monthly Enrollment and Claims

Month	Employees	Medical Members	Medical Paid Amount	Pharmacy Paid Amount	Paid Claims	Paid Premiums
2020	CIGNA Medical					
October	133	314	\$8,806,420	\$29,568	\$8,835,988	\$183,945
November	134	317	\$440,653	\$25,105	\$465,757	\$185,336
December	134	318	\$295,687	\$38,102	\$333,788	\$185,336
2021						
January	133	318	\$212,462	\$30,928	\$243,390	\$184,158
February	134	320	\$143,593	\$28,725	\$172,318	\$186,055
March	133	318	\$229,491	\$36,531	\$266,022	\$183,106
April	134	322	\$128,276	\$40,863	\$169,139	\$170,108
May	131	315	\$104,595	\$31,231	\$135,827	\$185,394
June	134	318	\$73,480	\$30,427	\$103,907	\$210,251
July	131	314	\$69,982	\$48,525	\$118,507	\$208,838
August	129	313	\$138,731	\$40,218	\$178,949	\$206,897
September	127	312	\$205,183	\$37,323	\$242,506	\$210,173
October	125	313	\$140,373	\$43,134	\$183,507	\$204,903
November	127	318	\$118,765	\$31,792	\$150,557	\$213,746
Total - LAST 12 Months	1,572	3,799	\$1,860,621	\$437,797	\$2,298,418	\$2,348,965

- Claims to premiums 79% (Target 80-85%)
- Pooled claims to premiums 60.8%
- 4 claims greater than \$50,000 totaling \$743,140



Premium / Claims History

Period	Paid Premiums	Paid Claims	Per Member Per Month
2012	\$1,427,534	\$1,285,551	\$349
2013	\$1,491,633	\$1,525,344	\$410
2014	\$1,600,145	\$1,342,417	\$371
2015	\$1,725,778	\$1,330,824	\$368
2016	\$1,760,986	\$1,314,176	\$363
2017	\$1,710,875	\$1,296,730	\$351
2018	\$1,630,634	\$1,641,771	\$485
2019	\$1,895,606	\$1,943,540	\$536
2020	\$2,149,414	\$2,485,539	\$668
2021	\$2,299,596	\$10,848,555	\$3,111
2021 -ADJUSTED	\$2,299,596	\$1,429,206	\$376



CIGNA Medical

		Current	Renewal
	1000	\$1,000	\$1,000
Employee	39	686.84	721.18
Employee + Spouse	26	1,702.68	1,787.80
Employee + Child(ren)	13	1,585.24	1,664.49
Employee + Family	50	2,456.14	2,578.93
	27 Waive		
Annual Total		\$2,573,659	\$2,702,324
			5.00%
In-network		POS	POS
Lifetime Maximum		Unlimited	Unlimited
Deductible		\$1,000 / \$3,000	\$1,000 / \$3,000
Coinsurance		100%	100%
PCP Office Co-Pay		\$25 office copay	\$25 office copay
Specialist Office Co-Pay		\$50 office copay	\$50 office copay
Emergency Room Co-Pay		\$150	\$150
Max Out-of-Pocket (Includes deductible)		\$6,350 / \$12,700	\$6,350 / \$12,700
Hospital Copay		Deductible	Deductible
Outpatient/Surgical Copay		Deductible	Deductible
Prescription		\$100 Deductible	\$100 Deductible
Tier 1		\$15	\$15
Tier 2		\$40	\$40
Tier 3		\$75	\$75
Tier 4			
Out-of-network			
Deductible		\$3,500 / \$10,500	\$3,500 / \$10,500
Coinsurance		70%	70%
Out-of-pocket		\$19,800/ \$39,600	\$19,800/ \$39,600
		DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost	DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost
Employee	39	17.17	18.03
Employee + Spouse	26	93.36	98.03
Employee + Child(ren)	13	84.55	88.78
Employee + Family	50	149.87	157.36
Annual Deductions		\$280,550	\$294,575
Net ANNUAL Cost to City		\$2,293,109	\$2,407,749
			5.00%

- Includes a \$5,000 wellness benefit



Aetna Medical

		Rates include bundling discount	
		CIGNA	Aetna
		Current	Revised Proposal
	1000	\$1,000	\$1,000
Employee	39	686.84	686.85
Employee + Spouse	26	1,702.68	1,702.68
Employee + Child(ren)	13	1,585.24	1,585.24
Employee + Family	50	2,456.14	2,456.15
27 Waive	128		
Annual Total		\$2,573,659	\$2,573,669
			0.00%
In-network		POS	POS
Lifetime Maximum		Unlimited	Unlimited
Deductible		\$1,000 / \$3,000	\$1,000 / \$3,000
Coinsurance		100%	100%
PCP Office Co-Pay		\$25 office copay	\$25 office copay
Specialist Office Co-Pay		\$50 office copay	\$50 office copay
Emergency Room Co-Pay		\$150	\$150
Max Out-of-Pocket (Includes deductible)		\$6,350 / \$12,700	\$6,350 / \$12,700
Hospital Copay		Deductible	Deductible
Outpatient/Surgical Copay		Deductible	Deductible
Prescription		\$100 Deductible	\$100 Deductible
Tier 1		\$15	\$15
Tier 2		\$40	\$40
Tier 3		\$75	\$70
Tier 4			
Out-of-network			
Deductible		\$3,500 / \$10,500	\$3,500 / \$10,500
Coinsurance		70%	70%
Out-of-pocket		\$19,800/ \$39,600	\$19,500/ \$39,000
		DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost	DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost
Employee	39	17.17	17.17
Employee + Spouse	26	93.36	93.36
Employee + Child(ren)	13	84.55	84.55
Employee + Family	50	149.87	149.87
Annual Deductions		\$280,550	\$280,550
Net ANNUAL Cost to City		\$2,293,109	\$2,293,119
			0.00%

- Includes \$5,000 wellness fund
- Includes \$5,000 implementation fund



Kaiser Permanente Medical

		CIGNA	Kaiser Permanente	
		Current	HMO	PPO
	1000	\$1,000	\$1,000 / 100%	\$1,000 / 90%
Employee	39	686.84	53 590.46	697.18
Employee + Spouse	26	1,702.68	22 1,463.75	1,728.31
Employee + Child(ren)	13	1,585.24	20 1,362.79	1,609.10
Employee + Family	50	2,456.14	37 2,111.48	2,493.11
	128			
Annual Total		\$2,573,659	\$2,026,529	
			-21.26%	
In-network		POS	HMO	Wrap Network
Lifetime Maximum		Unlimited	Unlimited	Unlimited
Deductible		\$1,000 / \$3,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Coinsurance		100%	100%	90%
PCP Office Co-Pay		\$25 office copay	\$25 office copay	\$25 KP / \$45 NP
Specialist Office Co-Pay		\$50 office copay	\$35 office copay	\$35 KP / \$55 NP
Emergency Room Co-Pay		\$150	\$250	\$250
Max Out-of-Pocket (Includes deductible)		\$6,350 / \$12,700	\$3,500 / \$7,000	\$3,500 / \$7,000
Hospital Copay		Deductible	Deductible	Deductible / Coinsurance
Outpatient/Surgical Copay		Deductible	Deductible	Deductible / Coinsurance
Prescription		\$100 Deductible	No Rx Deductible	No Rx Deductible
Tier 1 - Maintenance		\$15	\$5 KP / \$15 DC	\$5 KP / \$15 DC
Tier 2 - Generic Preferred		\$15	\$15 KP / \$25 DC	\$15 KP / \$25 DC
Tier 3 - Brand Preferred		\$40	\$30 KP / \$50 DC	\$30 KP / \$50 DC
Tier 4 - Non-Preferred		\$75	\$45 KP / \$75 DC	\$45 KP / \$75 DC
Tier 4 - Specialty		\$75	20% up to \$300 max per Rx KP / No limit at DC	20% up to \$300 max per Rx KP / No limit at DC
Out-of-network				
Deductible		\$3,500 / \$10,500	Emergency	\$3,000 / \$6,000
Coinsurance		70%	Only	70%
Out-of-pocket		\$19,800 / \$39,600		\$7,000 / \$14,000
		DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost	DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost	DEDUCTIONS (24)- BUY UP 100% Plan
Employee	39	17.17	14.76	68.12
Employee + Spouse	26	93.36	80.26	212.54
Employee + Child(ren)	13	84.55	72.69	195.84
Employee + Family	50	149.87	128.84	319.65
Annual Deductions		\$280,550	\$210,451	
Net ANNUAL Cost to City		\$2,293,109	\$1,816,079	
			-20.80%	

- Financials assumes all employees elect HMO plan
- Hospitals under HMO: Children's HealthCare, Emory Midtown, Emory St. Joseph's, Northside Atlanta and Piedmont Atlanta



United HealthCare Medical

		CIGNA	UHC
		Current	Proposal CK1N Rx Plan UH
	1000	\$1,000	\$1,000
Employee	39	686.84	734.27
Employee + Spouse	26	1,702.68	1,776.94
Employee + Child(ren)	13	1,585.24	1,326.11
Employee + Family	50	2,456.14	2,446.25
27 Waive	128		
Annual Total		\$2,573,659	\$2,572,664
			-0.04%
In-network		POS	POS
Lifetime Maximum		Unlimited	Unlimited
Deductible		\$1,000 / \$3,000	\$1,000 / \$3,000
Coinsurance		100%	100%
PCP Office Co-Pay		\$25 office copay	\$25 office copay
Specialist Office Co-Pay		\$50 office copay	\$50 office copay
Emergency Room Co-Pay		\$150	\$150
Max Out-of-Pocket (Includes deductible)		\$6,350 /\$12,700	\$6,350 /\$12,700
Hospital Copay		Deductible	Deductible
Outpatient/Surgical Copay		Deductible	Deductible
Prescription		\$100 Deductible	No Rx Ded; AdvSMCS PDL
Tier 1		\$15	NATL
Tier 2		\$40	\$10
Tier 3		\$75	\$45
Tier 4			\$85
Out-of-network			
Deductible		\$3,500 / \$10,500	\$10,000 / \$20,000
Coinsurance		70%	70%
Out-of-pocket		\$19,800/ \$39,600	\$15,000/ \$30,000
		DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost	DEDUCTIONS (24)- Contributes 95% to EE cost and 85% to Dep cost
Employee	39	17.17	18.36
Employee + Spouse	26	93.36	96.56
Employee + Child(ren)	13	84.55	62.74
Employee + Family	50	149.87	146.75
Annual Deductions		\$280,550	\$273,115
Net ANNUAL Cost to City		\$2,293,109	\$2,299,549
			0.28%

Rates include approximate discount 2.5% to bundle with dental / vision

- Rate renewal cap 19%
- Includes Benefit Ally
- \$10,000 wellness fund
- \$10,000 implementation fund

			CIGNA		CIGNA		Aetna		United Healthcare		
	Employee	Basic	High	Current		Renewal		Proposal		Proposal	
				Basic	High	Basic	High	Basic	High	Basic	High
Employee	17	16	42.32	50.52	43.59	52.04	36.35	43.80	39.04	46.61	
Employee + Spouse	16	18	85.96	102.64	88.54	105.72	72.41	87.32	79.30	94.70	
Employee + Child(ren)	7	5	106.43	127.07	109.62	130.88	98.48	117.41	98.18	117.24	
Employee + Family 18 Waive	31	27	150.05	179.18	154.55	184.56	134.48	160.92	138.42	165.31	
Annual Cost Total	71	66	7,491.35	8,129.12	7,716.06	8,373.12	6,634.75	7,204.45	6,910.76	7,499.93	
		137		\$187,446		\$193,070		\$166,070		\$172,928	
						3.00%		-11.40%		-7.74%	
Deductible			\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	\$50 Individual (3 x Family)	
Yearly Maximum			\$1,500	\$2,500	\$1,500	\$2,500	\$2,000	\$2,500	\$1,500	\$2,500	
Preventive Coinsurance			100%	100%	100%	100%	100%	100%	100%	100%	
Basic Coinsurance			80%	80%	80%	80%	80%	80%	80%	80%	
Major Coinsurance			50%	50%	50%	50%	50%	50%	50%	50%	
Orthodontics:			50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max (Ch&Adult)	50% / \$1,500 Lifetime Max	50% / \$1,500 Lifetime Max (Ch&Adult)	
Endodontics:			Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	
Periodontics:			Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	Covered as Basic (80%)	
Roll Over Option			Up to \$1000	Up to \$1000	Up to \$1000	Up to \$1000	Up to \$1000	Up to \$1000	N/A	N/A	
Implants			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Fee Schedule			90th	90th	90th	90th	90th	90th	90th	90th	
Lasik Rewards											
\$100 VISION Benefit											
Wellness Plus (Annual Maximum)			Up to \$1,950	Up to \$2,950	Up to \$1,950	Up to \$2,950	N/A	N/A	N/A	N/A	
			City contributes 95% Employee and 85% Dependent	Buy-Up	City contributes 95% Employee and 85% Dependent	Buy-Up	City contributes 95% Employee and 85% Dependent	Buy-Up	City contributes 95% Employee and 85% Dependent	Buy-Up	
Employee	17	16	1.06	5.16	1.09	5.31	0.91	4.63	0.98	4.76	
Employee + Spouse	16	18	4.33	12.67	4.46	13.05	3.61	11.07	4.00	11.70	
Employee + Child(ren)	7	5	5.87	16.19	6.04	16.67	5.57	15.03	5.41	14.94	
Employee + Family	31	27	9.14	23.70	9.41	24.42	8.27	21.49	8.43	21.87	
Annual Deductions	71	66		\$34,637		\$35,677		\$31,135		\$31,961	
Annual Cost to City				\$152,809		\$157,394		\$134,935		\$140,967	
						3.00%		-11.70%		-7.75%	

36 months Rate Guarantee

12 months Rate Guarantee



Vision

VISION		CIGNA	CIGNA	Aetna	United HealthCare
		Current	Renewal	Proposal	Proposal
Employee	36	5.75	6.04	5.78	6.23
Employee + Spouse	30	11.48	12.05	10.98	12.44
Employee + Child(ren)	11	11.60	12.18	11.55	12.57
Employee + Family	40	18.51	19.44	16.99	20.06
Annual Total	117	\$17,033	\$17,886	\$16,130	\$18,458
			5.01%	-5.30%	8.37%
Eye Exam Frequency		\$10 Every 12 months	\$10 Every 12 months	\$10 Every 12 months	\$10 Every 12 months
Lenses Single, Bifocal, Trifocal Frequency		\$20 Every 12 months	\$20 Every 12 months	\$10 Every 12 months	\$20 Every 12 months
Contacts Elective Medically Necessary Frequency		Up to \$130 Allowance Included Every 12 months	Up to \$130 Allowance Included Every 12 months	Up to \$130 Allowance plus 15% discount Included Every 12 months	Up to \$130 Allowance plus 20% discount Included Every 12 months
Frames Frequency		Up to \$130 Allowance plus 20% discount on average Every 24 months	Up to \$130 Allowance plus 20% discount on average Every 24 months	Up to \$130 Allowance plus 20% discount Every 24 months	Up to \$130 Allowance Every 24 months
		Deductions	Deductions	Deductions	Deductions
Employee	36	2.88	3.02	2.89	3.12
Employee + Spouse	30	5.74	6.03	5.49	6.22
Employee + Child(ren)	11	5.80	6.09	5.78	6.29
Employee + Family	40	9.26	9.72	8.50	10.03

38 Waive

24 month RG

48 months RG

36 months RG



Life / Disability

	Current	Renewal	Proposal	Proposal
Basic Life and AD&D	MetLife	MetLife	The Standard	New York Life
Benefit Amount	1 x Annual Salary Min \$50,000 - Max \$150,000	1 x Annual Salary Min \$50,000 - Max \$150,000	1 x Annual Salary Min \$50,000 - Max \$150,000	1 x Annual Salary Min \$50,000 - Max \$150,000
Reduction Schedule:	50% at age 70	50% at age 70	50% at age 70	50% at age 70
Actively at Work	12 months	12 months	12 months	3 months
Life Rate per \$1,000:	\$0.182	\$0.213	\$0.168	\$0.182
AD&D Rate per \$1,000:	\$0.034	\$0.034	\$0.030	\$0.034
Projected Volume:	\$9,018,000	\$9,018,000	\$9,018,000	\$9,018,000
Covered Lives:	148	148	148	148
Basic Life Monthly Premium:	\$1,948	\$2,227	\$1,786	\$1,948
Rate Guarantee:	6/1/2022	6/1/2023	6/1/2024	6/1/2024
Group Short Term Disability	MetLife	MetLife	The Standard	New York Life
Benefit	70%	70%	70%	70%
Maximum Benefit	\$1,500	\$1,500	\$1,500	\$1,500
Elimination Period	15 days	15 days	15 days	15 days
Duration	24 Weeks	24 Weeks	166 Days	24 Weeks
Pre-existing Conditions	None	None	None	None
Benefit Volume	\$114,497	\$114,497	\$114,497	\$114,497
Cost per \$10	\$0.314	\$0.314	\$0.330	\$0.314
W-2 service	Yes	Yes	Yes	No
FICA Match	Yes	Yes	Yes	No
Rate Guarantee	6/1/2022	6/1/2023	6/1/2024	6/1/2024
Monthly Cost	\$3,595	\$3,595	\$3,778	\$3,595
Group Long Term Disability	MetLife	MetLife	The Standard	New York Life
Benefit	60%	60%	60%	60%
Maximum Benefit	\$6,000	\$6,000	\$6,000	\$6,000
Elimination Period	180 Days	180 Days	180 Days	180 Days
Duration	SSNRA	SSNRA	To Age 65	SSNRA
Pre-existing Conditions	3/12	3/12	3/12	3/12
Benefit Volume	\$711,777	\$711,777	\$711,777	\$711,777
Cost per \$100	\$0.352	\$0.352	\$0.370	\$0.352
W-2 Service	Yes	Yes	Yes	Yes
Rate Guarantee	6/1/2022	6/1/2023	6/1/2024	6/1/2024
Monthly Cost	\$2,505	\$2,505	\$2,634	\$2,505
EAP	Yes	Yes	Yes	Yes
EAP # visits	Up to 5 telephonic/video	Up to 5 telephonic/video	Up to 3 3 face-to-face Visits	Up to 3 3 face-to-face Visits
Total Monthly Cost	\$8,049	\$8,328	\$8,198	\$8,049
Total Annual Cost	\$96,583	\$99,931	\$98,370	\$96,583
Percentage of Change:		3.47%	1.85%	0.00%



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</u>
MEDICAL						
CIGNA - Current	\$2,573,659		\$280,550	\$2,293,109		
Renewal	\$2,702,324	5.00%	\$294,575	\$2,407,749	5.00%	\$114,640
Aetna						
Proposal	\$2,573,669	0.00%	\$280,550	\$2,293,119	0.00%	\$11
<i>Requires Medical,dental and vsion to be bundled as package</i>						
Kaiser Permanente						
Proposal	\$2,026,529	-21.26%	\$210,451	\$1,816,079	-20.80%	-\$477,030
<i>Assumes 100% of employees elect HMO coverage</i>						
United HealthCare						
Proposal	\$2,572,664	-0.04%	\$273,115	\$2,299,549	0.28%	\$6,440
<i>Requires Medical,dental and vsion to be bundled as package</i>						
DENTAL						
CIGNA - Current	\$187,446		\$34,637	\$152,809		
Renewal	\$193,070	3.00%	\$35,677	\$157,394	3.00%	\$4,585
Aetna						
Proposal	\$166,070	-11.40%	\$31,135	\$134,935	-11.70%	-\$17,873
United HealthCare						
Proposal	\$172,928	-7.74%	\$31,961	\$140,967	-7.75%	-\$11,842
Vision - Voluntary Benefit						
CIGNA - Current	\$17,033		\$17,033			
Renewal	\$17,886	5.01%	\$17,886			
Aetna						
Proposal	\$16,130	-5.30%	\$16,130			
United HealthCare						
Proposal	\$18,458	8.37%	\$18,458			
BASIC LIFE AND DISABILITY						
MetLife - Current	\$96,583		\$0	\$96,583		
Renewal	\$99,931	3.47%	\$0	\$99,931	3.47%	\$3,348
NEW YORK LIFE - Option	\$96,583	0.00%	\$0	\$96,583	0.00%	\$0
Standard Life - Option	\$98,370	1.85%	\$0	\$98,370	1.85%	\$1,788

- FSA administration currently with CIGNA. Should integrate with medical plan selection when possible.