



## Commission Meeting

Meeting Date: January 14, 2025

Approve Georgia First Responders PTSD Program

---

<b>Department:</b>	Finance and Human Resources
<b>Presenter:</b>	Anita Rookard, Director of Human Resources
<b>Caption:</b>	Georgia First Responders PTSD Program
<b>Background:</b>	The Human Resources Department, the Finance Department, were informed on May 2024 that HB 451 has passed and requires us to provide certain PTSD insurance benefits for first responders as defined in several relevant sections of the Ga Code.
<b>Analysis:</b>	
<b>Financial Impact:</b>	<p>The estimated annual premium for components 1&amp;2 (Lump Sum PTSD Diagnosis Benefits and PTSD Disability Benefit) cost of \$ 131,572.00 is to be funded. There are two coverage components required by House Bill 451 (2024) effective January 1, 2025:</p> <ol style="list-style-type: none"><li>1) Lifetime Critical Illness Lump Sum PTSD Diagnosis Benefit</li><li>2) Lifetime Long-Term PTSD Disability Benefit (Income Replacement)</li></ol> <p>The GMA-GIRMA Critical Illness Lump Sum PTSD Diagnosis Benefit and Long-Term Disability (Income Replacement) coverage components are designed to comply with House Bill 451 when purchased together. However, a city is permitted to purchase only one component if you have existing coverage that complies with the new law.</p>
<b>Alternatives:</b>	N/A
<b>Recommendation:</b>	Approve Georgia First Responders PTSD Program.
<b>Funds are available in the following accounts:</b>	The project will be funded through the HR budget as all other employee benefits.
<b><u>REVIEWED AND APPROVED BY:</u></b>	N/A