

August 5, 2026

**RISK MANAGEMENT
AND EMPLOYEE
BENEFITS SERVICES**

EXECUTIVE STAFF

Larry H. Hanson
CEO and Executive
Director

Randy Logan
Deputy Executive
Director

Lisa Ritchie
City of Cleveland
85 S Main St
Cleveland, GA 30528-1301

Dear Lisa,

Each year, the GMEBS actuary team reviews the premium levels and plan designs offered by the Georgia Municipal Employees Benefit System (GMEBS) Life & Health Insurance Fund to determine if rates are sufficient to support claims and medical cost trends for the next plan year.

At the June 2026 GMEBS Board of Trustees meeting, the actuaries presented the annual premium review and renewal for the Life & Health Trust to the Trustees. The renewal for the Trust was approved, allowing the commencement of the renewal period for the 2027 plan year.

**ACTION
REQUIRED**

- 1) Please review the information contained in this letter and (if needed) consult with your organization's management or council as soon as possible to determine health plan selections for 2027.
- 2) Upon decision, please [click here to complete the Renewal Form](#) by **Friday, September 4, 2026** to affirm no changes, request changes, and/or request a virtual meeting.

Note: A timely response is required from all employers, whether changing or keeping plans the same.

Important Changes for Open Enrollment 2026 and Plan Year 2027

NEW! Employee Self Service with COMPASS

- Employees will be able to make their own Open Enrollment elections and updates using the COMPASS portal.
- A webinar and additional information will be available to your HR or Admin team in September.

Medical Option Updates

- **New plan option:** High-Deductible Health Plan (HDHP) qualified for use with a Health Savings Plan (HSA). The new plan design is a POS 80/60 with a \$6,000 deductible.
- **Plan deductible update:** The current HDHP/HSA plan POS 80/60 \$3,400 deductible *will change to the POS 80/60 \$3,500* due to IRS guidelines.

NEW! Dental Plan Enhancements & Pricing

- The Annual Maximum benefit for those covered will increase from \$1,500 per covered member to \$1,750 per calendar year.
- The Lifetime Maximum benefit for Orthodontia coverage will increase from \$1,000 to \$1,500.
- **New Premiums for 2027:** Employee Only - \$30.00 per employee per month
Employee + Dependents - \$90.00 per employee per month

No changes or updates to the Vision Plan

- Plan design and premiums remain the same for 2027.

NEW! Employee Assistance Plan (EAP)

We launched a new EAP in Spring 2026 - now is a great time to add this benefit for your employees! The monthly cost is only \$1.85 per employee per month. Contact us today to get started!

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Important Renewal Information for Life & Health Benefits

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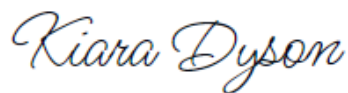
- This year's **Renewal Period** begins on July 27, 2026, and ends on September 4, 2026.
- It is very important we receive your confirmation of health plan changes (or other program updates) **by the deadline of Friday, September 4, 2026** to allow time for us to prepare your organization's benefit materials and for our vendors to prepare to process your employees' Open Enrollment changes.
- Open Enrollment materials will be delivered via email by the first week of October.
- Virtual Open Enrollment meetings may be scheduled from October 1st through November 1st.
- Employee coverage changes (if any) should be submitted either by the employer via Manager Access Point (MAP) or by the employee via COMPASS between November 1st and November 15th.
- 2027 premiums for new rates and any plan or program changes will be on the January 2027 invoice.

The Life & Health Services team is available during the renewal and open enrollment periods to assist you in balancing the costs and care of your employees. We are here to help you with budgeting for next year's health costs as well as planning open enrollment events or education sessions for your employees.

We also offer wellness programs at no additional charge. For more information about wellness, please contact Candace Amos, Sr. Health & Financial Wellness Consultant, at wellness@gacities.com

Thank you for your continued membership in the Life & Health program. Please let us know how we can assist you during this year's Renewal period.

Sincerely,

A handwritten signature in blue ink that reads 'Kiara Dyson'.

Kiara Dyson
Sr. Manager, Life & Health Insurance Services

CC: John Solmon, Finance Officer

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RENEWAL SUMMARY

City of Cleveland

PLAN YEAR: JANUARY 1, 2027 – DECEMBER 31, 2027

Instructions

Please carefully review the information below and [click here to complete the Renewal Form](#) by **Friday, September 4, 2026** to indicate if you **accept the Renewal** rates for plan year 2027 OR would like to **change coverages offered**.

You may also contact Life & Health Services at lifeandhealthadministration@gacities.com or 678- 651- 1039 for assistance with setting up a virtual Renewal Meeting.

CURRENT MEDICAL PLANS & RATES (2026)

	HSA 3400	POS 80/60 - 2000	PPO 90/70 - 1500
Employee Only	\$1,049.00	\$1,106.00	\$1,255.00
Employee and Spouse			
Employee and Child			
Employee and Family	\$2,562.00	\$2,702.00	\$3,067.00

RENEWAL MEDICAL PLANS & RATES (2027)

	HSA 3500	POS 80/60 - 2000	PPO 90/70 - 1500
Employee Only	\$1,049.00	\$1,106.00	\$1,255.00
Employee and Spouse			
Employee and Child			
Employee and Family	\$2,562.00	\$2,702.00	\$3,067.00

CURRENT DENTAL & VISION RATES (2026)

	Dental	Vision
Currently Participating in Plan?	Yes	Yes
Employee Only	\$25.00	\$7.46
Employee and Spouse	\$76.00	\$14.91
Employee and Child	\$76.00	\$15.29
Employee and Family	\$76.00	\$22.74

NEW DENTAL & CURRENT VISION RATES (2027)

	Dental	Vision
Employee Only	\$30.00	\$7.46
Employee and Spouse	\$90.00	\$14.91
Employee and Child	\$90.00	\$15.29
Employee and Family	\$90.00	\$22.74