

**Columbus Consolidated Government  
Council Meeting Agenda Item**

<b>TO:</b>	Mayor and Councilors
<b>AGENDA SUBJECT:</b>	Firefighter Cancer Insurance Policy Renewal
<b>INITIATED BY:</b>	Finance Department

It is requested that Council approve payment to Apex Insurance Agency, LLC (Atlanta, GA), with ACE American Insurance Company as the carrier, for legislatively required cancer insurance for firefighters, in the amount of \$69,375.00.

In the course of its 2017 legislative session, the Georgia legislature passed HB 146, which amended Chapter 85 of Title 36 of the Official Code of Georgia Annotated; the effective date of the legislation was January 1, 2018. This provision requires employers to provide all active firefighters in the state of Georgia with benefits for any form of cancer with which they may be diagnosed, whether work-related or not. Included in the provisions are specific payments for early and advanced stages of cancer, as well as income benefits. Those benefits are as follows:

- Firefighters who contract cancer can receive a critical illness (lump sum) benefit in the amount of either \$25,000 or \$6,250, depending on the severity of the cancer. This benefit is payable at the time of the diagnosis.
- Firefighters diagnosed with cancer will also receive a disability benefit equal to 60% of their total salary as a paid firefighter, or \$5,000 a month, whichever is less.
- The disability benefit may last up to 36 months and is subject to a six-month waiting period from the time when it is determined that a firefighter can no longer perform the duties of his position.
- To be eligible for either benefit, the firefighter must have been employed with the department for a minimum of 12 consecutive months prior to the time of diagnosis.

Per Resolution No. 416-17 (December 5, 2017), Council authorized Apex Insurance, with Chubb Accident and Health as the carrier, to provide the legislatively required cancer insurance. The rates were guaranteed for a period of three (3) years; said period ended on December 31, 2020. Per Resolution No. 015-21 (January 5, 2021), Council authorized Apex Insurance, with Chubb Accident and Health as the carrier, to provide the legislatively required cancer insurance for calendar year 2021. Per Resolution No. 014-22 (January 11, 2022), Council authorized Apex Insurance, with ACE American Insurance Company as the carrier, to provide the legislatively required cancer insurance for calendar year 2022.

The continuation of this coverage, effective January 1, 2023, is legislatively required under the provision of Title 36, Chapter 85. As Apex Insurance currently provides services for the Workers' Compensation Claims Management Services annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance.

Funds are available in the FY23 Budget: Risk Management Fund – Human Resources - Income/Insurance Coverage – Firefighter Income/Cancer Insurance Policy; 0860-220-3840-FFIN-6615.

**A RESOLUTION**

**NO. \_\_\_\_\_**

**A RESOLUTION AUTHORIZING PAYMENT TO APEX INSURANCE AGENCY, LLC (ATLANTA, GA), WITH ACE AMERICAN INSURANCE COMPANY AS THE CARRIER, FOR LEGISLATIVELY REQUIRED CANCER INSURANCE FOR FIREFIGHTERS, IN THE AMOUNT OF \$69,375.00.**

**WHEREAS**, in the course of its 2017 legislative session, the Georgia legislature passed HB 146, which amended Chapter 85 of Title 36 of the Official Code of Georgia Annotated; the effective date of the legislation was January 1, 2018. This provision requires employers to provide all active firefighters in the state of Georgia with benefits for any form of cancer with which they may be diagnosed, whether work-related or not. Included in the provisions are specific payments for early and advanced stages of cancer, as well as income benefits. Those benefits are as follows:

- Firefighters who contract cancer can receive a critical illness (lump sum) benefit in the amount of either \$25,000 or \$6,250, depending on the severity of the cancer. This benefit is payable at the time of the diagnosis.
- Firefighters diagnosed with cancer will also receive a disability benefit equal to 60% of their total salary as a paid firefighter, or \$5,000 a month, whichever is less.
- The disability benefit may last up to 36 months and is subject to a six-month waiting period from the time when it is determined that a firefighter can no longer perform the duties of his position.
- To be eligible for either benefit, the firefighter must have been employed with the department for a minimum of 12 consecutive months prior to the time of diagnosis; and,

**WHEREAS**, per Resolution No. 416-17 (December 5, 2017), Council authorized Apex Insurance, with Chubb Accident and Health as the carrier, to provide the legislatively required cancer insurance. The rates were guaranteed for a period of three (3) years; said period ended on December 31, 2020; and,

**WHEREAS**, Resolution No. 015-21 authorized payment for January 1, 2020 through December 31, 2021 and Resolution No. 014-22 authorized payment for January 1, 2021 through December 31, 2022; and,

**WHEREAS**, the continuation of this coverage, effective January 1, 2023, is required under the provisions of Title 36, Chapter 85; and,

**WHEREAS**, since Apex Insurance is a provider under the current Workers' Compensation Claims Management Services annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance.

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

That the City Manager is hereby authorized to pay Apex Insurance Agency, LLC (Atlanta, GA), with ACE American Insurance Company as the carrier, for legislatively required cancer insurance for firefighters, in the amount of \$69,375.00. Funds are available in the FY23 Budget: Risk Management Fund – Human Resources - Income/Insurance Coverage – Firefighter Income/Cancer Insurance Policy; 0860-220-3840-FFIN-6615.

Introduced at a regular meeting of the Council of Columbus, Georgia, held the \_\_\_\_\_ day of \_\_\_\_\_, 2022 and adopted at said meeting by the affirmative vote of \_\_\_\_\_ members of said Council.

Councilor Allen voting	_____.
Councilor Barnes voting	_____.
Councilor Crabb voting	_____.
Councilor Davis voting	_____.
Councilor Garrett voting	_____.
Councilor House voting	_____.
Councilor Huff voting	_____.
Councilor Thomas voting	_____.
Councilor Tucker voting	_____.
Councilor Woodson voting	_____.

\_\_\_\_\_  
Sandra T. Davis, Clerk of Council

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B.H. "Skip" Henderson III, Mayor