Columbus Consolidated Government
Council Meeting Agenda Item

TO:	Mayor and Councilors
AGENDA SUBJECT:	**Retirees Insurance**
AGENDA SUMMARY:	Approval is requested to enter into a contract with Anthem for the retiree Medicare Advantage health plan, effective January 1, 2027.
INITIATED BY:	**Human Resources Department**

Recommendation: Approve a resolution authorizing a contract with Anthem for the retiree Medicare Advantage health plan, effective January 1, 2027.

Background: In October 2007, Council authorized the implementation of a Medicare Advantage plan and established a cost sharing formula whereby the City pays 25% of the fully insured health plan premium (Ord. No. 07-70) for employees hired before July 1, 2001. All retirees who are Medicare eligible and were hired on or after July 1, 2001, are not eligible for the 25% City subsidy (Ord. No. 14-25).

Since 2012, the Retiree Benefits Committee has approved United Healthcare (UHC) as the carrier for the Medicare Advantage Plan due to its favorable plan design and minimal premium increases. City Council authorized a contract with United Healthcare for the retiree Medicare Advantage Plan (Res. No. 284-12).

There is a **recommended change** in the Medicare Advantage plan provider for retirees for the 2027 calendar year. After reviewing the renewal options and available plan designs, the Retiree Benefits Committee, NFP Benefits Consulting, and the Human Resources Department recommend changing the Medicare Advantage Plan provider from United Healthcare to Anthem.

Analysis: The current United Healthcare Medicare Advantage rate is $132.61 per retiree per month. UHC's initial 2027 renewal increased the rate to $181.61, a 37.0% increase**.** Anthem proposed a rate of $104.92, representing a 15.2% decrease from the current plan. After receiving the competitive proposal, UHC submitted a negotiated renewal of $121.61, a 6.1% decrease from the current rate.

For retirees hired before July 1, 2001, who receive the City's 25% subsidy, the retiree's 75% monthly contribution would decrease from the current $99.46 to $78.69 under Anthem.

Anthem maintains comparable core medical and prescription benefits while adding or enhancing several benefits, including up to 56 post-discharge meals, 30 hours of post-discharge personal care, 12 transportation trips at a $0 copay, a Personal Emergency Response Service at a $0 copay, and a $500 hearing aid benefit per ear every three years. The proposed plan will benefit approximately 664 post-65 retirees**.**

Financial Considerations: The Anthem proposal reduces the monthly rate from $132.61 to $104.92 per retiree**,** resulting in lower costs for both eligible retirees and the City.

Legal Considerations: The Council must authorize changes to the health plan.

Recommendations/Actions: The Retiree Benefits Committee, NFP Benefits Consulting, and the Human Resources Director recommend approval of the proposed resolution authorizing a contract with Anthem for the retiree Medicare Advantage health plan effective January 1, 2027**.**

A RESOLUTION
NO.

A RESOLUTION AUTHORIZING A CHANGE IN THE RETIREE MEDICARE ADVANTAGE PLAN PROVIDER FROM UNITED HEALTHCARE TO ANTHEM EFFECTIVE JANUARY 1, 2027.

WHEREAS, Anthem has offered the City a competitive Medicare Advantage PPO plan with a 15.2% reduction in premium rates from the current plan; and,

WHEREAS, Anthem has proposed a monthly rate of $104.92 for the City unsubsidized retiree group and $78.69 for the City subsidized retiree group**;** and,

WHEREAS, the Columbus Council must authorize implementation of the recommended plan renewal.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF COLUMBUS, GEORGIA, AS FOLLOWS:

SECTION I.

That the change in the retiree Medicare Advantage Plan provider from United Healthcare to Anthem is hereby approved, effective January 1, 2027, and the City Manager of the Columbus Consolidated Government is authorized to execute all documents necessary to implement the Anthem Medicare Advantage Plan.

_____

Introduced at a regular meeting of the Council of Columbus, Georgia, held on the 22nd day of September 2026 and adopted at said meeting by the affirmative vote of _____ members of said Council.

Councilor Allen voting	_____
Councilor Barnes voting	_____
Councilor Chambers voting	_____
Councilor Cogle voting	_____
Councilor Cook voting	_____
Councilor Crabb voting	_____
Councilor Davis voting	_____
Councilor Garrett voting	_____
Councilor Huff voting	_____
Councilor Tucker voting	_____

_____ _____

Lindsey G. McLemore, Clerk of Council B.H. “Skip” Henderson, III, Mayor