

**Columbus Consolidated Government
Council Meeting Agenda Item**

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

It is requested that Council approve payment to Apex Insurance Agency, LLC (Atlanta, GA), with National Union Fire Insurance Company of Pittsburgh, PA as the carrier, for legislatively required cancer insurance for firefighters, in the amount of \$53,280.00.

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. 117-23, dated March 28, 2023, Council authorized the execution of an annual contract with the USIS, Inc. dba AmeriSys (Alpharetta, GA) for workers compensation claims management services. As Apex Insurance Agency, LLC currently provides services for the workers' compensation claims management annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance Agency, LLC.

The continuation of cancer insurance for firefighter coverage, effective January 1, 2024 – January 1, 2025, is legislatively required under the provision of Title 36, Chapter 85.

Funds are available in the FY24 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 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA AS THE CARRIER, FOR LEGISLATIVELY REQUIRED CANCER INSURANCE FOR FIREFIGHTERS, IN THE AMOUNT OF \$53,280.00.

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. 117-23, dated March 28, 2023, Council authorized the execution of an annual contract with the USIS, Inc. dba AmeriSys (Alpharetta, GA) for workers compensation claims management services. As Apex Insurance Agency, LLC currently provides services for the workers' compensation claims management annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance Agency, LLC; and,

WHEREAS, continuation of cancer insurance for firefighter coverage, effective January 1, 2024 – January 1, 2025, is legislatively required under the provision of Title 36, Chapter 85.

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

That the City Manager is hereby approved to make payment to Apex Insurance Agency, LLC (Atlanta, GA), with National Union Fire Insurance Company of Pittsburgh, PA as the

carrier, for legislatively required cancer insurance for firefighters, in the amount of \$53,280.00. Funds are available in the FY24 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 _____, 2023 and adopted at said meeting by the affirmative vote of _____ members of said Council.

Councilor Allen voting	_____
Councilor Barnes voting	_____
Councilor Begly voting	_____
Councilor Cogle voting	_____
Councilor Crabb voting	_____
Councilor Davis voting	_____
Councilor Garrett voting	_____
Councilor Huff voting	_____
Councilor Thomas voting	_____
Councilor Tucker voting	_____

Sandra T. Davis, Clerk of Council

B.H. “Skip” Henderson III, Mayor