

**Columbus Consolidated Government
Council Meeting**

TO:	Mayor and Councilors
AGENDA SUBJECT:	Retiree Health Insurance Plan
AGENDA SUMMARY:	Approval is requested, authorizing renewal of the Medicare-eligible healthcare plan benefits and the United Healthcare Medicare Advantage plan.
INITIATED BY:	Human Resources Department

Recommendation: Approval is requested, authorizing renewal of the Medicare-eligible healthcare plan benefits and the United Healthcare Medicare Advantage plan.

Background: In October 2007, the 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.

The City Council authorized a contract with United Healthcare for the retiree Medicare Advantage Plan (Res. No. 284-12). There is no recommended change in the Medicare Advantage plan provider for retirees for the 2026 calendar year, and the Retiree Benefits Committee, NFP Benefits Consulting, and the Human Resources Department recommend remaining with United Healthcare.

Analysis: Two carriers submitted bids for coverage—Anthem Insurance and United Healthcare. Anthem offered a competitive bid that would provide similar healthcare coverage and costs as UHC; however, there was uncertainty regarding future expenses and customer service quality. United Healthcare also submitted a strong bid. Due to the ongoing rise in healthcare claims, UHC presented a viable option that will result in a slight increase in premium costs and include other plan design changes favorable to members. The retirees' monthly premium will be \$99.46 for the City-subsidized retiree group (hired before July 1, 2001) and \$132.61 for the unsubsidized retiree group (hired on or after July 1, 2001). The out-of-pocket maximum will increase from \$1,000 to \$3,500 annually. An analysis of the out-of-pocket maximum indicates there will be minimal impact on members. Due to United Healthcare's competitive bid, excellent customer service, stability, and consistency, it was decided to remain with UHC for CY2026.

Financial Considerations: An increase in plan costs from CY2025 means the cost to the City will increase by 20.6%.

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

Recommendations/Actions: Approval is requested, authorizing renewal of the Medicare-eligible healthcare plan benefits and the United Healthcare Medicare Advantage plan.

A RESOLUTION

NO. ____

A RESOLUTION AUTHORIZING RENEWAL OF THE MEDICARE ELIGIBLE HEALTH PLAN BENEFITS AND THE UNITED HEALTHCARE MEDICARE ADVANTAGE PPO PLAN.

WHEREAS, United Healthcare has offered the City a competitive renewal of the Medicare Advantage PPO plan with a 20.6% change in premium rates, which includes an upgrade in plan design changes; and,

WHEREAS, the monthly premium rate is \$99.46 for the City subsidized retiree group and \$132.61 for the unsubsidized retiree group. The out-of-pocket maximum increased from \$1,000 annually to \$3,500 annually for CY2026; and,

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

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

Section I.

The Mayor or his designee is authorized to renew the existing Medicare Advantage PPO contract with United Healthcare. The renewal will take effect on January 1, 2026.

Introduced at a regular meeting of the Council of Columbus, Georgia, held the 14th day of October, 2025 and adopted at said meeting by the affirmative vote of _____ members of said Council.

Councilor Allen	voting	_____
Councilor Anker	voting	_____
Councilor Chambers	voting	_____
Councilor Cogle	voting	_____
Councilor Crabb	voting	_____
Councilor Davis	voting	_____
Councilor Garrett	voting	_____
Councilor Hickey	voting	_____
Councilor Huff	voting	_____
Councilor Tucker	voting	_____

Lindsey G. McLemore, Clerk of Council

B.H. "Skip" Henderson, III, Mayor