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Staff Report

To: Mayor and City Council

Through: Danny Roberts, City Manager

From: Jeff Smith, Assistant City Manager

Date: October 8, 2026

Subject: Approval of Changes in Employee Insurance Coverage

RECOMMENDATION:

Staff recommends approval of engagement with MSI Benefits Group of Kennesaw, Georgia, to act as broker for employee insurance benefits and to approve proposal from MSI Benefits Group to change the employee insurance coverage.

FISCAL IMPLICATION:

Projected aggregate budget savings of \$240,672 across numerous funds and departments.

BACKGROUND:

- Annual healthcare insurance increases have become standard; however, the cost increases with our current provider through the Georgia Municipal Association (GMA) pool forced staff to look for cost savings for the city without decreasing benefits to our employees.
- MSI Benefits has worked with numerous cities and counties across the state to find cost savings in healthcare insurance plans.
- The renewal through the GMA plan would result in a net increase of 8.08% for medical insurance (\$235,368 increase).
- MSI has brokered a plan with Cigna providing the same coverage to employees at a cost savings to the city from the current rates of 8.08% (\$235,357 decrease)
- The MSI proposal also includes Vision, Dental, Basic Life, Accidental Death and Dismemberment, Short-Term Disability, and a host of voluntary benefits similar to what is available to employees through AFLAC.
- The plan would include a 50% cost savings to the city in Basic Life and AD&D
- The plan would include a 30% cost savings to the city in Group Short-Term Disability coverage
- The plan offers voluntary life insurance coverage for employees and families
- Some of the coverage will enhance employee benefits (e.g. dental and vision)
- MSI would provide services to the city/employees for open enrollment, questions, and dispute resolution
- Services of MSI would not be an added cost to the city