



COUNCIL AGENDA ITEM COVER SHEET

Meeting Type: Council - Regular

Meeting Date: November 21, 2024

Agenda Item Type: New Business

Staff Contact: Brandon Perkins, Town Manager

STAFF REPORT

AGENDA ITEM:

Approval of a new State-required (HB 451) First Responder PTSD Insurance program through MetLife with an annual premium of \$2,368.00.

BACKGROUND:

Georgia HB451 was signed into law by the Governor earlier this year and requires, in part, any public entity employing first responders to pay for benefits that assist with mental health treatment for conditions related to critical incidents experienced on the job.

Since this was a new mandate, the required coverage did not exist so GIRMA worked with MetLife to create the GMA-GIRMA Georgia First Responder PTSD Program. They then provided quotes for coverage to each entity based on first responder employee data submitted through their portal. The Town's quote for the required coverage was \$2,368.00 annually for the minimum coverage, which provides a \$3,000 lifetime benefit upon diagnosis (Component 1).

Optionally, the Town could provide more coverage at increased rates:

\$5,000 limit: \$2,528.00 premium

\$10,000 limit: \$2,944.00 premium

\$15,000 limit: \$3,360.00 premium

The new plan will also provide (Component 2) a PTSD disability benefit for any first responder who can no longer perform their duties as a result of their diagnosis. That benefit is 60% of their pre-disability earnings up to a maximum of \$5,000 per month.

Please note that the Town's current medical insurance does cover psychology/mental health needs, so the minimum coverage required by HB451 should suffice.

Coverage must be in place by January 1, 2025.

If you'd like to review the language of HB451 in its entirety, it can be found online at <https://www.legis.ga.gov/api/legislation/document/20232024/225781>.

FUNDING:

Up to \$3,360.00 from the Public Safety General Fund Budget.

STAFF RECOMMENDATION:

Staff recommends approval of the minimum plan at a cost of \$2,368.00 for calendar year 2025.

ATTACHMENTS:

- Plan Information

PREVIOUS DISCUSSIONS:

None.